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TWENTY-SECOND

ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE

Commonwealth of Massachusetts,

JANUARY 1, 1877.

Part I.

FIRE AND MARINE INSURANCE.

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TWENTY-SECOND ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

PART I.

FIRE AND MARINE INSURANCE.

To the Honorable the Senate and House of Representatives.

The Insurance Commissioner respectfully presents herewith the First Part of the Twenty-Second Annual Report of the Insurance Department.

This volume contains the statements in detail of all the Insurance Companies, other than Life and Accident, doing business in this Commonwealth on the thirty-first day of December, 1876, as rendered to the Commissioner.

The whole number of such companies, duly authorized to transact business in this State, January 1, 1877, was two hundred and twenty-five, and may be classified as follows: Massachusetts Mutual Fire Insurance Companies, fifty-four (of which three have a cash guarantee capital amounting to $500,000); Massachusetts Mutual Marine and Fire-Marine Insurance Companies, nine; Massachusetts Joint-Stock Fire and Marine Insurance Companies, twenty-six; Fire and Marine Insurance Companies of other States, one hundred and seventeen; United States Branches of Foreign Insurance Companies, fifteen; Plate-Glass Insurance Companies, three; Steam-Boiler Inspection and Insurance Company, one.

The following schedules show the companies admitted and withdrawn since the publication of the last report:—

Companies Admitted.

NAME OF COMPANY.	Location.	Date of Admission.
Resolute Fire,	New York,	Mar. 25, 1876.
Arctic Fire,	New York,	29, "
Richmond Fire Association,	Richmond, Va.,	Apr. 19, "
Philadelphia Fire,	Philadelphia,	May 8, "
Manayunk,	Philadelphia,	June 12, "
Park Fire,	New York,	July 12, "
Knickerbocker Casualty,	New York,	29, "
Toledo Fire and Marine,	Toledo, Ohio,	Oct. 12, "
Trade,	Camden, N. J.,	Nov. 6, "
Franklin Fire,	New York,	24, "
New York and Boston,	New York,	Dec. 21, "
Union,	Philadelphia,	Feb. 15, 1877.
National Fire,	Baltimore,	Mar. 3, "
Granite,	Richmond, Va.,	10, "
La Caisse Générale,	Paris, France,	10, "
Commercial Mutual,	New York,	21, "
Sterling Fire,	New York,	Apr. 5, "

Companies Withdrawn.

NAME OF COMPANY.	Location.	Date of Withdrawal.
Old Dominion,	Richmond, Va.,	Apr. 1, 1876.
New Jersey F. M. and Inland,	Camden, N. J.,	May 8, "
People's,	Memphis, Tenn.,	July 7, "
Clay Fire and Marine,	Newport, Ky.,	Nov. 3, "
Sun,	Cleveland, O.,	Dec. 15, "
Franklin,	Indianapolis,	30, "
Armenia,	Pittsburg,	31, "
Brewers of America,	Milwaukee,	31, "
Teutonia,	Philadelphia,	Jan. 1, 1877.
Oswego and Onondaga,	Phenix, N. Y.,	14, "
Bangor,	Bangor,	Mar. 3, "

The name of the "New York and Yonkers" has been changed to "New York City."

New Companies.

Four Mutual Companies have organized during the year, under the general law of the State, and commenced business as follows:—

NAME OF COMPANY.	Location.	Commenced Business.
Home Mutual Fire, . . .	Boston, . . .	May 6, 1876.
Factory Mutual Fire, . . .	Boston, . . .	Aug. 1, "
Boot Manuf. Mutual Fire, . .	Boston, . . .	Sept. 1, "
Northampton Mutual Fire, . .	Northampton, . .	Dec. 30, "

Companies Closing Up.

The Companies named in the last report are closing their affairs as rapidly as practicable; nothing of general interest has transpired in connection with them.

The Naumkeag Mutual Fishing Insurance Company of Salem has ceased business, having taken no risks during the year 1876.

In January, 1877, the members of the Suffolk Mutual Insurance Company of Boston decided to close up the Company, and most of the risks were reinsured in the Merchants' Insurance Company of New York. Policies of the Merchants' having been substituted for those of the Suffolk, the Company has few liabilities, and its affairs will be speedily closed.

An examination of the Globe Insurance Company of Boston having developed a considerable impairment of the capital, the Directors voted to reinsure the risks, and a contract of reinsurance was effected with the Shawmut Insurance Company of Boston, the same to take effect at noon on Friday, May 11, 1877. The policy-holders being fully protected, the future of the Company will be determined by the stockholders.

In January, 1877, the Builders' Mutual Fire Insurance

Company of Boston was found, upon examination, to be in an unsound condition, and proceedings were immediately instituted for closing it up. The managers made no objection, and Receivers were appointed, who have since been using their best endeavors to secure, by compromise and concessions, a speedy settlement of the affairs of the Company.

Business of 1876.

The following Comparative Tables exhibit, in condensed form, the business of the year :—

Comparative Table A.—*Mass. Mutual Fire Insurance Companies.*

	1875.*	1876.†	Increase or Decrease in 1876.
Assets,	$5,628,331	$5,591,347	—$36,984
Liabilities,	2,795,959	2,748,528	—47,431
Surplus,	2,832,367	2,845,982	+13,615
Income,	2,194,998	2,207,911	+12,913
Expenditures,	1,761,611	1,983,687	+222,076
Risks written,	166,102,515	169,627,692	+3,525,177
Net premiums received,	1,870,033	1,869,826	—207
Risks outstanding,	390,222,972	395,487,097	+5,264,125
Losses paid,	593,715	663,332	+69,617
Losses incurred,	593,054	624,415	+31,361
Assessments collected,	11,326	21,367	+10,041
Profits returned,	742,005	902,138	+160,133
Expenses,	389,683	392,030	+2,347

* Fifty-five companies. † Fifty-seven companies.

COMPARATIVE TABLE B.—*Mass. Mutual Marine and Fire-Marine Insurance Companies.*

	1875.*	1876.*	Increase or Decrease in 1876.
Cash guarantee fund,	$757,200	$765,200	+$8,000
Subscription notes,	1,248,700	1,031,700	—217,000
Assets,	4,847,962	4,651,835	—196,127
Liabilities,	1,295,305	1,120,209	—175,096
Surplus,	362,730	463,455	+100,725
Income,	1,505,395	1,381,309	—124,086
Expenditures,	1,256,079	1,184,090	—71,989
Risks written,	72,070,590	63,494,975	—8,575,615
Net premiums received,	1,342,333	1,224,321	—118,012
Risks outstanding,	49,918,252	43,495,877	—6,422,375
Losses paid,	697,797	719,620	+21,823
Losses incurred,	696,475	708,695	+12,220
Expenses,	177,287	174,396	—2,891
Scrip dividends declared,	291,323	276,583	—14,740
Scrip redeemed,	135,940	115,310	—20,630
Scrip outstanding,	1,184,028	1,341,819	+157,791

* Seven companies.

COMPARATIVE TABLE C.—*Mass. Joint-Stock Insurance Companies.*

	1875.*	1876.*	Increase or Decrease in 1876.
Cash capital,	$6,567,000	$7,017,000	+$450,000†
Assets,	12,033,870	13,244,355	+1,210,485
Liabilities,	3,386,562	3,715,224	+328,662

* Twenty-six companies.

† Boston Marine, $200,000; Springfield Fire and Marine, $150,000; Washington, $100,000.

COMPARATIVE TABLE C.—*Mass. Joint-Stock Insurance Companies*—Concluded.

	1875.	1876.	Increase or Decrease in 1876.
Surplus,	$8,647,308	$9,529,129	+$881,821
Income,	4,448,914	4,831,400	+382,486
Expenditures,	3,529,506	3,771,166	+241,660
Risks written,	324,649,134	364,343,532	+39,694,398
Net premiums received,	3,906,161	4,817,233	+911,072
Risks outstanding,	291,499,188	323,459,921	+31,960,733
Losses paid,	2,033,643	2,023,899	—9,744
Losses incurred,	2,126,750	2,238,048	+111,298
Expenses,	1,025,267	1,254,574	+229,307
Dividends declared,	586,250	768,800	+182,550

COMPARATIVE TABLE D.—*Fire and Marine Insurance Companies of other States.*

	1875.*	1876.*	Increase or Decrease in 1876.
Cash Capital,	$40,223,051	$42,076,225	+$1,853,174
Assets,	113,780,657	117,551,275	+3,770,618
Liabilities,	37,439,171	36,313,447	—1,125,724
Income,	58,381,508	53,012,773	—5,368,735
Expenditures,	49,170,820	46,524,792	—2,646,028
Fire risks written,	4,017,723,295	3,824,803,150	—192,920,145
Net premiums received thereon,	40,483,989	36,523,489	—3,960,500
Marine risks written,	1,064,061,171	964,526,667	—99,534,504
Net premiums received thereon,	11,866,618	10,417,462	—1,449,156
Fire losses paid,	20,194,787	18,870,056	—1,324,731
Marine or Inland losses paid,	7,172,861	5,842,103	—1,330,758
Dividends paid,	5,213,315	5,778,136	+564,821
Expenses,	15,481,359	14,057,434	—1,423,925

* One hundred and seventeen Companies.

Comparative Table E.—*U. S. Branches of Foreign Companies.*

[Fire business only.]

	1875.*	1876.†	Increase or Decrease in 1876.
Assets in U. S.,	$16,104,778	$17,350,338	+$1,245,560
Liabilities in U. S.,	7,172,544	7,285,683	+113,139
Income,	11,281,047	10,919,412	—361,635
Expenditures,	7,778,426	8,136,334	+357,908
Risks written,	1,124,116,634	1,135,388,303	+11,271,669
Net premiums received,	10,654,425	10,240,881	—413,544
Losses paid,	4,409,659	4,826,759	+417,100
Losses incurred,	4,404,905	4,826,759	+421,854
Expenses,	3,264,408	3,203,117	—61,291

* Fourteen Companies. † Fifteen Companies.

Comparative Table F.—*Massachusetts Business.*

	1875.	1876.	Increase or Decrease in 1876.
Fire risks written,	$597,478,409	$528,211,058	—$69,267,351
Fire premiums received,	7,232,486	5,974,268	—1,258,218
Fire losses paid,	3,222,493	2,764,516	—457,977
Fire losses incurred,	3,221,943	2,738,180	—483,763
Marine risks written,	200,104,088	174,267,727	—25,836,361
Marine premiums rec'd,	3,508,189	3,093,074	—415,115
Marine losses paid,	2,114,574	1,974,050	—140,524
Marine losses incurred,	2,127,643	2,085,581	—42,062

Comparative Ratios.

	1875.	1876.	Increase or Decrease in 1876.
Fire premiums received to risks written,	1.21	1.13	— .08 or 6.6 per cent.
Fire losses incurred to risks written,	.54	.52	— .02 or 3.8 "
Fire losses incurred to premiums received,	44.5	45.8	+1.3 or 2.9 "
Marine premiums received to risks written,	1.75	1.77	+ .02 or 1.1 "
Marine losses incurred to risks written,	1.06	1.20	+ .14 or 14 "
Marine losses incurred to premiums received,	60.6	67.4	+6.8 or 11 "

The preceding Tables show a continued decrease in the volume of business and the premium rate. How long this state of things can continue without disaster to many companies, remains to be determined. The business is considerably demoralized, and the situation is such as to demand the utmost vigilance and promptness on the part of those intrusted with the supervision of insurance corporations.

Receiverships.

In accordance with the provisions of Chapter 83 of the Acts of 1876, the accounts of all Receivers of Insurance Companies have been examined during the year. The following are the results :—

Boston Insurance Company.

Cash in hands of receivers, December 20, 1873,	$161,848 90
Collected since that date,	51 35
	$161,900 25
Disbursed under decrees of the court,	$161,789 53
Balance in hands of the receivers,	110 72
	$161,900 25

Of the balance stated, $46.17 is held to pay dividends on return premiums, when called for.

Boylston Fire and Marine Insurance Company.

Cash in hands of receivers, March 6, 1875,	$156,060 90
Collected since that date,	1,555 08
	$157,615 98
Disbursed under decrees of the court,	$156,776 68
Balance to be retained by receivers, as per decree,	839 30
	$157,615 98

Since the above examination was made, the affairs of the company have been closed, and the receivers discharged.

Bay State Fire Insurance Company.

Cash in hands of receivers, December 4, 1873,	$198,801 17
Collected since that date,	15,230 69
	$214,031 86

Disbursed under decrees of the court,	$213,584 82
Balance in hands of receivers,	447 04
	$214,031 86

Of the balance stated, $196.45 is to be retained by the receivers, in accordance with the terms of a decree. The amount then remaining in their hands, $250.59, is held to honor checks which have been made out but not yet called for.

Boot and Shoe Manufacturers' Mutual Insurance Company.

Cash in hands of receivers, February 4, 1876,	$13,256 51

A decree of the court, dated March 18, 1876, orders the receivers to repay the members of said company who have paid in full their assessments and deposit notes, with interest thereon, twelve per cent.

Exchange Insurance Company.

Cash in hands of receivers, September, 1873,	$73,476 66
Disbursed under decrees of the court,	$72,749 56
Cash balance in hands of receivers,	727 10
	$73,476 66

Of the balance stated, a small amount is held to pay a dividend on a loss, when the parties interested settle a suit among themselves; and a few dividends on return premiums when the same are called for. Any amount that then remains is to be retained by the receivers, in accordance with the terms of the decree.

Franklin Insurance Company.

Cash in hands of receivers, June 8, 1875,	$40,237 66
Collected since that date,	40,830 11
	$81,067 77
Disbursed under decrees of the court,	$6,237 47
Cash balance in hands of receivers,	74,830 30
	$81,067 77
The receivers hold, in addition to above, assets valued at	$27,229 22

The Jackson Defalcation.—A deficiency exists in the assets of this company, amounting to $33,450 and interest; that amount having been appropriated by Abraham Jackson, formerly one of the receivers, to his own use; and the former receivers, Abraham Jackson, William Byrnes and Jacob C. Rogers, have been charged jointly for this deficiency by a decree of the court, and will be required to pay it into the hands of the present receivers for distribution to the creditors of the company. Since the examination was made, the receivers have begun the payment of another dividend.

Firemen's Insurance Company.

Cash in hands of receivers, Nov. 1, 1873,	$237,435 34
Collected since that date,	5,347 46
	$242,782 80
Disbursed under decrees of the court,	$241,765 36
Balance in hands of receivers,	1,017 44
	$242,782 80

Of the balance stated, $314.42 is held to pay dividends on return premiums, when called for by creditors.*

Hamilton Mutual Insurance Company.

Balance brought forward from former account,	$7,102 20
Collected since July 1, 1865,	1,882 02
	$8,984 22
Disbursed under decrees of the court,	$8,763 83
Balance in hands of receivers,	220 39
	$8,984 22

Since the date of above examination, the affairs of this company have been closed, and the receivers discharged.

Home Mutual Insurance Company.

The receiver, in his report to the court, stated that no assets, other than some accounts against agents, ever came into his hands. The accounts he has been unable to collect; various charges for advertising, court fees, etc., have been paid from his private funds. The affairs of the company have been closed, and the receiver discharged.

Howard Fire Insurance Company.

Cash in the hands of the receivers, April 13, 1874,	$107,587 16
Disbursed under decrees of the court,	$104,930 62
Balance,	2,656 54
	$107,587 16

The balance is held to pay dividends on return premiums, when called for. The receivers have deposited the amount with the Hide and Leather Bank, together with the books of the company, and payment is made to creditors at that place.

* Since closed by final decree.

Hide and Leather Insurance Company.

Cash in hands of receivers, Dec. 15, 1875,	$32,522 44
Disbursed under decrees of the court,	$32,420 65
Balance in hands of receivers,	101 79
	$32,522 44

The balance stated is held to pay dividends on return premiums, when called for.

Mutual Benefit Fire Insurance Company.

Cash in hands of receivers, Nov. 1, 1875,	$46,871 44
Disbursed under decrees of the court,	$46,871 44

Since the above examination was made, the affairs of the company have been closed, and the receivers discharged.

Mechanics' Mutual Fire Insurance Company.

Total receipts to November 21, 1876,	$1,630,630 91
Disbursed under orders of the court,	$1,386,616 29
Balance in hands of receivers,	244,014 62
	$1,630,630 91

By a decree of the court, the receivers are directed to return the surplus to the members assessed.

Massachusetts Mutual Fire Insurance Company.

Cash in hands of receivers, January 15, 1876,	$112,249 43
Collected since that date,	756 39
	$113,005 82
Disbursed under decrees of the court,	$113,005 82

Since the examination was made of above account, the affairs of the company have been closed, and the receivers discharged.

Merchants' Insurance Company.

Cash in hands of receivers, January, 1875,	$236,712 23
Disbursed under decrees of the court,	$235,457 97
Balance in hands of receivers,	1,254 26
	$236,712 23

The balance stated is held to pay dividends on return premiums upon demand being made for same.

Manufacturers' Insurance Company.

Cash in hands of receivers, June 30, 1874,	$149,606 99
Disbursed under decrees of the court,	$149,606 99

The receivers hold some "Alabama Claims," subject to such disposition as the court may direct.

Monitor Mutual Fire Insurance Company.

Cash in hands of receiver, April 11, 1876,	$2,545 64
Collected since that date,	91 05
	$2,636 69
Disbursed under decrees of the court,	$2,069 58
Balance in hands of receiver,	567 11
	$2,636 69

Since the examination was made of the above account, the receiver has paid out $49.30; the balance has been awarded, by the court, to him, and he has been discharged.

National Insurance Company.

Cash in hands of receivers, December 17, 1873,	$191,387 50
Collected since that date,	8,159 14
	$199,546 64
Disbursed under decrees of the court,	$180,588 36
Balance in hands of receivers,	18,958 28
	$199,546 64

Of the above balance, $5,127.59 is deposited, together with the return premium books, with the Hamilton National Bank, and is held to pay dividends on return premiums, upon application at the bank.

New England Mutual Marine Insurance Company.

Cash in hands of receivers, March 2, 1875,	$73,716 65
Collected since that date,	2,264 09
	$75,980 74
Disbursed under decrees of the court,	$65,446 14
Balance in hands of receivers,	10,534 60
	$75,980 74

Of the balance stated, $1,724.69 is held to pay dividends, upon demand for same. The receivers hold property in Chicago valued at about $7,000; also "Alabama Claims" to the amount of $180,000. They also have a suit in the U. S. Supreme Court to recover $12,000; the suit has been several times decided in favor of the Company in state courts.

Neptune Insurance Company.

Cash in hands of receivers, June 30, 1875,	$75,886 33
Collected since that date,	1,648 52
	$77,534 85

Disbursed under decrees of the court,	$67,162 22
Balance in hands of receivers,	10,372 63
	$77,534 85

The receivers have a suit in the U. S. Supreme Court to recover about $10,000, which has several times been decided in the state courts in favor of the Company; they also hold "Alabama Claims" to the amount of $25,000.

Prescott Fire and Marine Insurance Company.

Cash in hands of receivers, June 1, 1874,	$114,261 83
Collected since that date,	815 88
	$115,077 71
Disbursed under decrees of the court,	$114,696 60
Balance in hands of receivers,	381 11
	$115,077 71

Since the above examination was made, the affairs of the company have been closed, and the receivers discharged.

People's Fire Insurance Company.

Cash in hands of receivers, January 13, 1874,	$492,506 42
Disbursed under decrees of the court,	$490,797 68
Balance in hands of receivers,	1,708 74
	$492,506 42

Of the balance stated, $815.80 is held to meet checks which have been made out to parties who are entitled to dividends on return premiums whose whereabouts cannot be ascertained.

Shawmut Mutual Fire Insurance Company.

At the date of examination, the balance of cash in hands of receivers was	$107 33
Collected since,	20 00
	$127 33
Disbursed,	$21 00
Balance in hands of receivers,	106 33
	$127 33

The affairs of this company have since been closed, and the receivers discharged.

Suffolk Insurance Company.

Cash in hands of receivers, October 1, 1873,	$45,952 08
Disbursed under decrees of the court,	$40,397 15
Balance,	5,554 93
	$45,952 08

The balance stated has been deposited, together with the necessary books of account, with the New England Trust Company, and is by it held to pay, first, $35.50 as dividend on a loss, and $5,519.43 as dividends upon return premiums, upon application of creditors.

Shoe and Leather Dealers' Fire and Marine Insurance Company.

Cash in hands of receivers, March 24, 1874,	$135,371 18
Disbursed under decrees of the court,	$135,169 19
Balance in hands of receivers,	201 99
	$135,371 18

The balance stated is held to pay dividends on return premiums, upon the whereabouts of the creditors being ascertained.

Traders' Mutual Fire Insurance Company.

Efforts have been made to communicate with the receiver of the above company, with a view to the examination of his account, without success. It has been ascertained, however, that the receiver's bond had been put in suit, judgment obtained, and the proceeds divided among the creditors. A final decree has since been issued.

Tremont Insurance Company.

Cash in hands of receivers, September 1, 1873,	$64,789 05
Disbursed under decrees of the court,	$64,712 77
Balance in hands of receivers,	76 28
	$64,789 05

The balance stated is held to pay dividends on return premiums, when the address of the creditors can be ascertained.

Washington Insurance Company.

Cash in hands of receivers, February 1, 1875,	$85,162 28
Collected since,	8,050 36
	$93,212 64
Disbursed under decrees of the court,	$91,013 75
Balance in hands of receivers,	2,198 89
	$93,212 64

The receivers hold securities valued at $30,000, and Alabama claims to the amount of $100,000. They also have a suit for $10,000 in the United States Supreme Court, which has several times been settled in favor of the company by state courts.

Unusual demands upon the department have somewhat delayed the publication of this Report. In the present condition of both the life and fire insurance business, the interests of policy-holders and companies demand that the work of examination shall take precedence.

By the resignation in February last of Major George H. Long, Deputy Insurance Commissioner, the department was deprived of an efficient officer. Although but a comparatively short time in office, he had, by application, so familiarized himself with the duties of the position, that he was able to render valuable service, and relieve the Commissioner of a considerable portion of his burden.

Following the text will be found the statistical tables, prepared in the usual form. The legislation of the session of 1876 is printed in the appendix.

The statistics of manufacturing property in this State, and of fires during the year, will be published in a supplement to this Report.

Respectfully submitted.

S. H. RHODES,

Insurance Commissioner.

STATISTICAL TABULATIONS.

TABLE I.—*Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Commenced business.	Risks written in 1876.	Risks terminated in 1876.	Amount at Risk, Dec. 31, 1876.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1876.	Surplus or Deficiency in 1875.
Abington,	1857	$755,891	$676,815	$2,194,516	$32,080	$22,886	+$9,194	+$12,256
Annisquam,	1847	81,100	92,110	353,455	5,841	–	‡	–
Arkwright,	1860	20,400,895	19,692,678	20,129,296	163,962	90,900	+73,062	+59,063
Ashfield,	1873	§	§	160,267	69	–	‡	–
Attleborough,	1845	281,317	270,825	937,443	10,504	4,213	+6,291	+4,154
Barnstable,	1833	1,052,439	905,719	5,155,015	78,046	34,308	+43,738	+47,573
Berkshire,	1835	1,067,516	1,046,869	5,319,313	52,829	33,615	+19,214	+19,565
Boot Manufacturers',	1876	535,625	10,000	525,625	3,452	2,785	+667	–
Boston Manufacturers',	1850	41,574,279	39,112,058	41,553,500	341,180	177,432	+163,748	+171,923
Bristol County,	1829	592,075	845,960	5,638,700	1,171	6,009	‡	–
Cambridge,	1834	1,542,002	1,427,410	4,840,314	83,788	38,393	+45,396	+37,266
Citizens',	1846	4,885,175	3,712,318	20,385,991	260,335	158,858	+101,477	+109,395
City,	1846	22,800	72,050	301,500	16,825	2,339	+14,486	+13,608

Cohasset,	1846	$40,599	$50,712	$384,101	$4,933	$5,268	—$335	+$1,423
Conway,	1849	895,277	1,153,820	4,269,714	27,696	40,963	—13,268	+612
Cotton and Wôolen Manufacturers',	1875	838,713	509,751	877,863	7,379	6,390	+989	+3,165
Dedham,	1837	454,440	413,234	971,275	48,058	11,187	+36,872	+35,271
Dorchester,	1856	3,625,893	3,472,608	11,168,164	175,081	100,058	+75,023	+69,007
Essex,	1829	94,800	136,900	990,900	31,408	12,350	+19,057	+17,063
Factory,	1876	756,177	53,500	702,677	5,899	4,719	+1,180	-
Fall River Manufacturers',	1870	8,351,963	7,365,700	8,113,573	90,722	43,320	+47,402	+44,136
Fitchburg (1st class),	1847	4,014,425	4,528,377	15,021,163	143,583	116,644	+26,939	+17,878
Fitchburg (2d class),	1847	801,753	911,939	851,180	79,918	11,723	+68,195	+59,858
Franklin,	1829	1,295,754	1,323,240	5,509,050	40,496	45,690	—5,194	+3,084
Groveland,	1828	194,465	179,242	1,347,067	64	2,415	‡	-
Hampshire,	1832	567,190	618,920	3,399,934	54,706	23,315	+31,391	+36,084
Hingham,	1826	2,747,081	2,133,498	20,591,012	310,164	169,616	+140,548	+141,114
Holyoke,	1843	7,929,469	8,636,159	21,269,673	422,553	163,071	+159,482‖	+105,344
Home,	1876	1,025,905	144,014	881,891	8,691	10,788	—2,097	-
Lowell,	1832	754,026	661,416	1,671,213	43,162	11,330	+31,832	+28,892

* Not including deposit notes. † Including unearned premiums on unexpired risks. ‖ Exclusive of guarantee capital.
‡ This company charges a cash premium adequate for expenses only, and relies on assessment on deposit notes to pay losses. § Not returned.

TABLE I.—*Massachusetts Mutual Fire Insurance Companies.*—Concluded.

NAME OF COMPANY.	Commenced business.	Risks written in 1876.	Risks terminated in 1876.	Amount at Risk, Dec. 31, 1876.	Gross Assets.*	Gross Liabilities.†	Surplus or Deficiency in 1876.	Surplus or Deficiency in 1875.
Lynn,	1828	$317,025	$381,850	$1,622,637	$44,771	$18,699	+$26,072	+$24,127
Massachusetts,	1873	896,445	247,690	12,873,890	291,845	58,205	+33,639*	+26,470
Mechanics',	1875	2,610,536	714,345	3,560,167	229,871	31,678	—1,807*	—7,332
Merchants and Farmers',	1847	4,606,599	6,152,385	15,678,962	213,248	125,997	+87,251	+73,198
Merrimack,	1828	3,397,511	2,535,036	12,352,601	164,327	96,726	+67,601	+68,614
Middlesex,	1826	3,630,962	3,036,795	17,790,503	327,480	136,052	+191,427	+182,335
Milford,	1852	160,810	154,767	775,296	7,330	4,205	+3,125	+3,196
Mill Owners',	1873	6,370,187	4,553,025	6,161,531	50,819	30,734	+20,085	+7,227
Mutual Fire Assurance,	1827	586,350	626,915	3,874,850	98,665	31,261	+67,405	+67,482
Mutual Protection,	1864	273,010	298,600	1,333,310	27,394	13,768	+13,626	+12,393
Newburyport,	1829	94,250	94,950	724,910	21,745	4,631	+17,113	+15,953
Norfolk,	1825	2,639,748	2,593,510	15,162,217	265,214	139,646	+125,568	+119,766
Quincy,	1851	7,344,315	7,509,751	25,973,257	356,747	202,705	+154,042	+116,332

Salem,	1838	$570,625	$677,242	$1,156,650	$28,723	$12,612	+$16,111	+$10,347
Salisbury and Amesbury,	1855	42,200	38,650	395,068	3,870	1,369	+2,501	+2,208
Saugus,	1852	911,400	946,550	2,554,570	893	1,802	†	–
South Danvers,	1829	171,575	180,175	983,480	46,555	11,552	+35,004	+33,522
Traders and Mechanics',	1848	3,815,716	4,052,703	14,624,747	222,063	118,382	+103,681	+76,733
Westfield,	1852	167,935	196,291	826,750	7,734	5,786	+1,947	+1,234
Westford,	1840	93,820	204,530	635,700	450	3,090	—2,639	—3,779
West Newbury,	1828	200,362	148,299	2,036,661	–	972	†	–
Weymouth and Braintree,	1833	392,290	937,511	1,958,031	11,379	20,561	—9,182	—14,186
Whately,	1873	250	–	190,711	–	–	–	–
Worcester Manufacturers',	1855	16,156,768	16,283,070	16,156,768	166,574	83,847	+82,727	+80,939
Worcester Mutual,	1824	6,997,959	6,976,265	30,728,712	459,059	243,663	+215,396	+197,874
Totals,		$169,627,692	$159,698,747	$395,487,097	$5,591,351	$2,748,528	$2,345,982	$2,139,719

* Exclusive of guarantee capital. † This company charges a cash premium adequate for expenses only, and relies on assessment on deposit notes to pay losses.

TABLE II.—*Massachusetts Mutual Fire Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.*	Net Cash Premiums Received.	Losses Paid.	Ratio of Loss to		Expenses.	Ratio of Expenses to	
					Prems. Received.	Amount at Risk.†		Prems. Received.	Gross Income.
Abington,	$14,096	$17,756	$12,588	$12,465	99.03	.58	$3,436	27.30	24.37
Annisquam,	558	314	–	13	–	–	300	–	–
Arkwright,	189,007	172,075	180,494	42,468	23.53	.22	13,842	7.67	7.33
Ashfield,	202	484	48	469	–	.27	14	–	–
Attleborough,	2,548	351	2,295	35	1.53	–	316	13.76	12.40
Barnstable,	20,485	19,967	15,844	6,791	42.86	.13	3,897	24.60	19.01
Berkshire,	16,049	18,341	12,201	11,224	91.99	.21	4,103	33.63	25.56
Boot Manufacturers',	4,146	1,602	4,146	–	–	–	1,602	38.64	38.64
Boston Manufacturers',	374,464	385,122	350,451	91,192	26.02	.23	29,771	8.49	7.95
Bristol County,	18,413	14,499	3,743	11,432	–	.24	3,062	–	–
Cambridge,	24,512	16,170	20,056	3,535	17.63	.07	6,652	33.16	27.14
Citizens',	77,644	83,713	64,431	36,772	57.07	.19	23,663	36.72	30.47
City,	447	814	330	375	113.78	.11	313	95.01	70.04
Cohasset,	1,094	1,488	1,030	525	50.99	.13	465	45.14	42.50
Conway,	13,519	23,515	11,470	16,325	142.33	.48	3,447	30.05	25.50

Cotton and Woolen Manufacturers',	$10,011	$10,730	$9,903	$5,047	50.97	.71	$5,683	57.39	56.77
Dedham,	10,433	6,031	7,833	1,540	19.67	.16	2,422	30.92	23.45
Dorchester,	67,245	59,764	55,348	25,438	45.96	.23	18,181	32.84	27.04
Essex,	3,864	1,811	1,981	–	–	–	904	45.64	23.40
Factory,	8,091	2,814	8,048	1,543	19.17	–	1,271	15.79	15.71
Fall River Manufacturers',	81,173	64,625	77,213	18,642	24.14	.24	5,175	6.70	6.37
Fitchburg (1st class),	68,033	67,741	59,693	28,270	47.36	.19	11,763	19.70	17.29
Fitchburg (2d class),	18,535	19,966	14,510	16,878	116.32	1.86	3,088	21.28	16.66
Franklin,	16,609	26,261	14,663	18,704	127.56	.34	3,599	24.55	16.66
Groveland,	153	2,673	–	2,128	–	.16	545	–	–
Hampshire,	10,080	13,911	6,876	8,283	120.47	.24	2,653	38.58	26.32
Hingham,	65,406	57,815	48,492	23,165	47.77	.11	8,828	18.20	13.56
Holyoke,	129,589	76,985	105,802	25,942	24.52	.12	31,821‡	30.08	24.55
Home,	8,726	5,261	8,706	1,818	20.88	–	3,443	39.55	39.45
Lowell,	10,595	6,033	8,568	642	7.49	.04	2,249	26.25	21.24

* Including return premiums or dividends of profits.

† Taking mean amount of risks outstanding at beginning and end of year.

‡ Including $3,000 paid for interest on Guarantee Capital in excess of amount received thereon.

TABLE II.—*Massachusetts Mutual Fire Insurance Companies*—Concluded.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.*	Net Cash Premiums Received.	Losses Paid.	Ratio of Loss to		Expenses.	Ratio of Expenses to	
					Prems. Received.	Amount at Risk.†		Prems. Received.	Gross Income.
Lynn,	$7,010	$4,055	$4,238	$10	.24	–	$1,602	37.80	22.85
Massachusetts,	29,803	42,528	10,104	3,500	34.64	.03	24,617‡	243.62	82.60
Mechanics',	44,646	26,050	28,791	7,993	27.76	.30	15,857	55.08	35.52
Merchants and Farmers',	71,239	71,265	60,617	33,840	55.83	.21	20,656	34.08	29.00
Merrimack,	59,559	52,342	51,076	26,195	51.29	.22	13,831	27.07	23.22
Middlesex,	72,293	60,342	55,284	20,134	36.42	.12	13,845	25.05	19.16
Milford,	2,313	1,986	1,912	1,069	55.89	.14	506	26.45	21.87
Mill Owners',	64,286	42,828	62,119	2,472	3.98	.05	9,124	14.69	14.19
Mutual Fire Assurance,	16,185	17,528	9,576	8,515	88.93	.22	3,178	33.19	19.63
Mutual Protection,	4,538	2,304	3,277	667	20.34	.05	903	27.55	19.89
Newburyport,	2,613	1,488	1,052	25	2.37	–	519	49.33	19.86
Norfolk,	59,575	52,670	43,725	20,138	46.06	.13	11,513	26.33	19.32
Quincy,	121,761	84,850	104,270	24,415	23.42	.09	30,452	29.20	25.00
Salem,	10,213	4,942	8,497	20	.24	–	1,593	18.75	15.60
Salisbury and Amesbury,	533	133	342	–	–	–	102	–	–

Saugus,	$2,705	$3,107	–	$1,269	–	.05	$1,768	–	–
South Danvers,	6,472	4,614	$3,673	1,069	29.11	.10	1,054	28.70	16.29
Traders and Mechanics',	66,536	43,767	53,825	15,368	28.55	.10	13,753	25.55	20.66
Westfield,	2,534	1,916	2,120	678	31.98	.08	426	24.81	20.75
Westford,	842	93	842	56	6.60	.01	38	4.48	4.48
West Newbury,	187	377	–	83	–	–	294	–	–
Weymouth and Braintree,	6,014	9,242	5,304	7,110	134.06	.32	1,830	34.50	30.43
Whately,	2	–	1	–	–	–	–	–	–
Worcester Manufacturers',	155,521	163,789	145,965	42,260	28.95	.13	6,850	4.69	4.40
Worcester Mutual,	134,807	112,830	106,453	34,787	32.68	.11	21,211	19.92	15.73
Totals,	$2,207,923	$1,983,687	$1,869,826	$663,332	35.48	.17	$392,030	20.96	17.75

* Including return premiums or dividends of profits.

† Taking mean amount of risks outstanding at beginning and end of year.

‡ Including $8,000 paid for interest on Guarantee Capital in excess of amount received thereon.

TABLE III.—*Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Commenc'd business.	Guarantee Fund.	Scrip outstanding.	Amount at Risk, Dec. 31, 1876.	Gross Assets.	Gross Liabilities.†	Surplus or Deficiency, Dec. 31, 1876.	Surplus or Deficiency, Dec. 31, 1875.
Atlantic Mutual Fire and Marine,	1855,	$100,000	$82,104	$420,869	$257,234	$40,308	+$34,822	+$19,419
Boylston Mutual (Fire and Marine),	1873,	1,000,000	63,840	26,714,960	1,465,889	314,801	+87,248	+136,583
China Mutual (Marine),	1853,	–	686,500	9,319,476	1,353,491	348,130	+318,861	+305,049
Commercial Mutual (Marine),*	1863,	200,000	13,637	–	256,970	41,086	+2,248	—14,530
India Mutual (Fire and Marine),	1867,	144,500	61,364	2,054,921	361,721	135,581	+20,276	+23,354
New England Mutual,	1872,	350,000	–	4,985,641	547,024	173,698	+23,325	+34,083
Union Mutual (Marine),*	1851,	2,400	434,374	–	409,505	66,604	—93,873	—141,228
Totals,		$1,796,900	$1,341,819	$43,495,867	$4,651,834	$1,120,208	+$392,907	+$362,730

* Closing up.

† Including unearned premiums, computed at 50 per cent. on premiums received on unexpired fire risks, and at the full amount of premiums received on marine risks not marked off, but not including cash or stock-note guarantee fund, or outstanding scrip.

TABLE IV.—*Massachusetts Mutual Marine and Fire-Marine Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Marine Prems. Received.	Marine Losses Paid.	Ratio.†	Fire Prems. Received.	Fire Losses Paid.	Ratio.†	Expenses.	Ratio.‡
Atlantic Mutual,	$43,045	$25,951	$37,434	$15,864	42.37	–	–	–	$4,189	11.19
Boylston Mutual,	341,589	319,355	192,459	130,282	67.69	$94,817	$36,439	38.43	61,323	21.34
China Mutual,	496,769	434,579	443,570	236,908	53.40	–	–	–	47,151	10.67
Commercial Mutual,*	40,892	7,279	40,885	5,867	14.35	–	–	–	1,412	3.45
India Mutual,	146,682	117,303	140,666	89,182	63.38	536	–	–	22,825	16.16
New England Mutual,	229,292	229,797	201,215	161,353	80.22	13,384	2,304	17.22	34,524	16.09
Union Mutual,*	83,042	49,826	59,355	41,420	69.78	–	–	–	2,972	5.01
Totals,	$1,381,311	$1,184,090	$1,115,584	$680,876	61.04	$108,737	$38,743	35.63	$174,396	14.24

* Closing up.

† Of losses paid to cash premiums received.

‡ Of expenses to gross cash premiums received.

TABLE V.—*Massachusetts Joint-Stock Insurance Companies*

NAME OF COMPANY.	Cash Capital.	Amount at Risk, Dec. 31, 1876.	Gross Assets.	Gross Liabilities.*	Surplus as regards Policy-holders, Dec. 31, 1876.	Surplus or Impairment of Capital or Scrip, Dec. 31, '76.	Percentage of Surplus or Impairm't, Dec. 31, 1876.	Surplus as regards Policy-holders, Dec. 31, 1875.	Surplus or Impairment of Capital or Scrip, Dec. 31, '75.	Percentage of Surplus or Impairm't, Dec. 31, 1875.
Alliance,§	$200,000	$12,080,925	$234,524	$103,024	$131,500	—$68,500	—34.25‖	$201,084	+$1,084	.54
American,	300,000	12,136,517	558,115	130,371	427,744	+127,744	42.58	384,514	+84,514	28.17
Beverly,	50,000	12,700	51,963	2,172	49,791	—209	—.42	50,119	+119	.24
Boston Marine,	500,000	9,713,863	1,374,561	647,311	727,250	+227,251	45.45	400,238	+100,238	33.41
Commonwealth,	300,000	12,733,576	435,834	80,604	355,230	+55,230	18.41	303,261	+3,261	1.09
Dwelling-House,	300,000	10,902,278	375,552	44,560	330,992	+30,992	10.33	323,135	+23,135	7.71
Eliot,	200,000	8,862,697	399,510	68,512	330,998	+130,998	65.50	296,385	+96,385	48.19
Equitable Marine,	17,000	130,115	47,111	19,661	27,450	+10,450	61.47	28,542	+11,542	67.89
Faneuil Hall,	400,000	13,038,914	519,902	123,430	396,472	—3,527	—.88	421,363	+21,363	5.34
Firemen's Fire,	300,000	20,282,431	669,407	146,189	523,218	+223,218	74.40	444,799	+144,799	48.27
First National Fire,	100,000	6,896,778	242,540	69,154	173,386	+73,386	73.39	150,883	+50,883	50.88
Franklin, of Boston,	200,000	8,881,620	288,125	65,200	222,925	+22,925	11.46	226,345	+26,345	13.17
Globe,	200,000	4,049,116	225,881	28,412	197,469	—2,532	—1.27	196,942	—3.058	—1.53

Gloucester Fire, ...	$100,000	$4,646,949	$189,990	$55,554	$134,436	+$34,436	34.44	$122,801	+$22,801	22.80
Manufacturers' Fire and Marine,	500,000	33,883,648	1,229,032	431,224	797,808	+297,809	59.56	742,703	+242,703	48.54
Mercantile Marine, . . .	300,000	10,909,726	706,284	103,350	602,934	+302,935	100.98	548,844	+248,844	82.95
Neptune Fire and Marine, . .	300,000	11,146,511	638,771	210,483	428,288	+128,288	42.76	396,723	+96,723	32.24
North American, . . .	200,000	8,487,037	329,655	45,532	284,123	+84,122	42.06	270,481	+70,481	35.24
Prescott, ...	200,000	13,734,199	385,804	100,811	284,993	+84,993	42.50	259,384	+59,384	29.69
Revere Fire, ...	200,000	6,258,716	268,375	48,671	219,704	+19,704	9.85	202,190	+2,190	1.09
Salem Marine, ...	100,000	1,109,528	287,193	71,207	215,986	+115,986	115.99	199,490	+99,490	99.49
Shawmut, ...	500,000	10,484,673	580,150	97,349	482,801	—17,199	—3.46	501,725	+1,725	.34
Shoe and Leather, . . .	300,000	15,474,851	642,033	210,696	431,337	+131,337	43.78	389,714	+89,714	29.90
Springfield Fire and Marine, .	750,000	69,021,634	1,515,672	513,538	1,002,134	+252,134	33.62†	915,181	+315,181	52.53
Traders and Mechanics', . .	100,000	3,646,004	168,766	31,063	137,703	+37,703	37.70	127,484	+27,484	27.48
Washington, ...	400,000	14,934,952	879,604	267,147	612,457	+212,458	53.11‡	542,976	+242,976	80.99
Totals, ...	$7,017,000	$323,459,958	$13,244,354	$3,715,225	$9,529,129	+$2,512,132	35.81	$8,647,306	$2,080,306	31.68

* Including unearned premiums, computed at 50 per cent. of premiums received on unexpired fire and inland risks, and the full amount of premiums received on marine risks not marked off, but not including capital stock.

† Capitalized, $150,000.

‡ Capitalized, $100,000.

§ Condition of the Company, March 1, 1877.

|| An assessment of 35 per cent. was voted March 19, 1877.

TABLE VI.—*Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE AND INLAND BUSINESS.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.
Alliance,	$15,407,788	$155,736	$64,285	41.28	.42	–	–	–	–	–
American,	7,561,933	42,722	3,025	7.08	.04	$4,954,173	$106,756	$73,658	68.90	1.49
Beverly,	–	–	–	–	–	18,300	1,631	–	–	–
Boston Marine,	–	–	–	–	–	45,656,797	614,103	277,298	45.16	.61
Commonwealth,	16,322,075	134,450	34,148	25.39	.21	–	–	–	–	–
Dwelling-House,	2,811,179	19,210	5,722	29.79	.20	–	–	–	–	–
Eliot,	9,221,977	90,357	25,433	28.14	.28	–	–	–	–	–
Equitable Marine,	–	–	–	–	–	310,319	15,727	10,431	66.31	3.36
Faneuil Hall,	16,368,170	207,579	106,972	51.54	.65	–	–	–	–	–
Firemen's Fire,	14,600,503	145,195	57,642	39.70	.39	–	–	–	–	–
First National Fire,	7,036,219	96,641	52,988	54.83	.75	–	–	–	–	–
Franklin, of Boston,	8,448,081	89,918	57,863	64.35	.68	–	–	–	–	–
Globe,	5,498,396	71,471	29,408	41.15	.53	–	–	–	–	–
Gloucester Fire,	3,974,870	60,944	45,883	75.29	1.15	243,555	11,256	5,583	49.58	2.29

Manufacturers' Fire and Marine,	$24,478,921	$213,650	$112,730	52.76	.46	$10,304,295	$155,452	$139,797	89.90	1.36
Mercantile Marine,	6,826,555	26,863	4,780	17.80	.07	5,220,201	83,191	44,993	54.08	.86
Neptune,	8,425,992	87,131	29,354	33.69	.35	3,309,227	131,218	89,634	68.32	2.71
North American,	6,700,070	46,637	13,193	28.28	.20	–	–	–	–	–
Prescott,	13,460,231	132,223	68,764	52.01	.51	–	–	–	–	–
Revere Fire,	8,194,369	65,391	10,254	15.68	.13	–	–	–	–	–
Salem Marine,	–	–	–	–	–	3,437,666	97,648	56,556	57.92	1.65
Shawmut,	13,475,031	171,525	64,866	36.96	.48	–	–	–	–	–
Shoe and Leather,	13,989,092	127,236	43,134	33.91	.31	5,532,409	84,296	79,463	94.26	1.44
Springfield Fire and Marine,	60,429,820	639,392	271,598	42.48	.45	–	–	–	–	–
Traders and Mechanics',	2,569,513	33,106	11,076	33.46	.43	–	–	–	–	–
Washington,	11,900,019	111,889	34,623	30.94	.29	7,655,786	155,301	98,750	63.59	1.29
Totals,	$277,700,804	$2,769,266	$1,147,741	41.45	.41	$86,642,728	$1,456,579	$876,163	60.16	1.01

TABLE VII.—*Massachusetts Joint-Stock Insurance Companies.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.*	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Alliance,	$163,706	$144,697	+$19,009	$80,413	51.63	49.12	–
American,	171,824	135,105	+36,719	28,907	19.34	16.83	$30,000
Beverly,	4,399	3,847	+552	1,347	82.59	30.62	2,500
Boston Marine,	653,413	424,128	+229,285	106,831	17.39	16.35	40,000
Commonwealth,	155,826	86,817	+69,009	52,670	39.16	33.80	–
Dwelling-House,	42,890	42,130	+760	21,407	111.44	49.92	15,000
Eliot,	112,936	74,504	+38,432	29,195	32.31	25.86	20,000
Equitable Marine,	17,104	16,060	+1,044	2,630	16.72	15.38	3,000
Faneuil Hall,	235,319	231,765	+3,554	104,493	50.34	44.41	20,300
Firemen's Fire,	180,721	135,284	+45,437	48,042	33.08	26.59	30,000†
First National Fire,	109,762	92,148	+17,614	29,161	30.17	26.56	10,000
Franklin, of Boston,	100,777	103,963	—3,186	35,722	39.72	35.44	10,000
Globe,	77,295	68,749	+8,546	39,342	54.90	50.76	–
Gloucester Fire,	81,337	73,820	+7,517	14,369	19.90	17.67	8,000

Manufacturers' Fire and Marine,	$430,247	$339,193	+$91,054	$61,866	16.76	14.38	$50,000
Mercantile Marine,	146,563	125,112	+21,451	27,439	24.92	18.72	48,000
Neptune Fire and Marine,	242,618	193,719	+48,899	44,731	20.49	18.44	30,000
North American,	70,278	62,455	+7,823	29,463	63.16	41.92	20,000
Prescott,	151,215	134,304	+16,911	45,541	34.45	30.12	20,000
Revere Fire,	76,048	41,555	+34,493	31,300	47.87	41.16	-
Salem Marine,	107,650	75,283	+32,367	8,686	8.89	8.07	10,000
Shawmut,	196,212	151,923	+44,289	87,058	50.76	44.37	-
Shoe and Leather,	237,183	190,930	+46,253	38,334	18.12	16.16	30,000
Springfield Fire and Marine,	717,505	567,381	+150,124	220,783	34.53	30.87	225,000†
Traders and Mechanics',	41,735	33,362	+8,373	10,286	31.08	24.65	12,000
Washington,	306,836	222,930	+83,906	54,558	20.42	17.78	135,000‡
Totals,	$4,831,399	$3,771,164	$1,060,235	$1,254,574	29.69	25.97	$768,800

* Excluding losses, dividends, return premiums and drawbacks and premiums on re-insurance.
† Increase of capital, $150,000.
‡ Increase of capital, $100,000.

TABLE VIII.—*Insurance Companies of other States.*

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1876.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1876.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1876.	Percentage of Surplus or Impairment, Dec. 31, '76.	Surplus as regards Policy-holders, Dec. 31, 1875.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1875.	Percentage of Surplus or Impairment, Dec. 31, '75.
Ætna, ...	Hartford, . .	$3,000,000	$252,904,907	$7,115,624	$2,170,388	$4,945,236	$1,945,236	64.84	$4,735,093	$1,735,093	57.84
Ætna, ...	New York, .	200,000	7,185,175	293,050	36,943	256,107	56,107	28.05	282,581	82,581	41.29
Amazon, ...	Cincinnati, .	500,000	43,252,426	930,163	416,551	513,612	13,612	2.72	556,521	56,521	11.30
American, ...	Newark, . .	632,435*	25,088,820	1,303,245	134,848	1,168,397	609,827	96.43	1,106,879	546,508	97.53
American Central, . . .	St. Louis, . .	300,000	25,256,605	741,272	238,428	502,844	202,844	67.61	418,797	118,791	39.60
American Fire, . . .	Philadelphia, .	400,000	35,393,426	1,280,976	509,916	771,060	371,060	92.76	649,329	249,329	62.33
Amity, ...	New York, .	200,000	6,253,317	231,717	26,472	205,245	5,245	2.62	213,248	13,248	6.62
Arctic, ...	New York, .	200,000	5,522,956	244,667	32,882	211,785	11,785	5.89	–	–	–
Atlantic, ...	Brooklyn, . .	200,000	23,168,260	457,966	148,780	309,186	109,186	54.59	333,050	133,050	66.52
Atlantic F. & M., . . .	Providence, .	200,000	5,443,797	267,247	50,064	217,183	17,183	8.59	205,971	5,971	2.98
Atlantic Mutual, . . .	New York, .	–	89,490,309	15,694,867	4,565,754	11,129,113	2,301,773‡	–	11,268,433	2,625,403	–
Atlas, ...	Hartford, . .	200,000	23,113,703	435,172	232,634	202,538	2,538	1.27	212,220	12,220	6.11
Buffalo, ...	Buffalo, . .	200,000	8,416,704	320,188	53,070	267,118	67,118	33.56	222,797	27,797	11.40
Buffalo German, . . .	Buffalo, . .	200,000	22,417,046	684,799	146,730	538,069	338,069	169.03	519,756	319,756	159.88
Citizens', ...	Newark, . .	200,000	29,998,953	501,807	337,352	164,455	—35,545	—17.77	190,195	—9,805	—4.90

Citizens',	New York,	$300,000	$42,553,605	$922,957	$132,454	$790,503	$490,503	163.50	$756,380	$456,380	152.13
Citizens',	St. Louis,	200,000	10,721,422	433,146	111,043	322,103	122,103	61.05	306,938	106,938	53.47
City Fire,	New York,	210,000	12,398,648	433,959	31,799	402,160	192,160	91.50	427,349	217,349	103.50
Clinton,	New York,	250,000	15,729,415	473,149	50,830	422,319	172,319	68.93	442,237	192,237	76.89
Columbia,	New York,	300,000	11,797,222	359,050	46,843	312,207	12,207	4.07	339,154	39,154	13.05
Commerce,	Albany,	200,000	10,185,928	421,239	54,735	366,504	166,504	83.25	347,815	147,815	73.91
Commerce Fire,	New York,	200,000	6,253,631	240,161	26,785	213,376	13,376	6.69	235,880	35,880	17.94
Commercial Fire,	New York,	200,000	37,960,146	528,074	167,430	360,644	160,644	80.32	358,102	158,102	79.05
Connecticut Fire,	Hartford,	1,000,000†	25,305,400	1,362,844	178,870	1,183,974	183,974	18.40	746,335	246,335	49.27
Continental,	New York,	1,000,000	207,216,620	3,040,085	1,196,070	1,844,015	785,290§	78.53	1,406,014	350,222	35.02
Delaware Mutual,	Philadelphia,	360,000	35,485,613	2,374,497	478,476	1,896,021	436,301‖	121.19	1,834,988	337,323	93.70
Enterprise Fire and Marine,	Cincinnati,	300,000	7,069,843	435,426	92,278	343,148	43,148	14.38	337,183	37,183	12.39
Equitable,	Nashville,	220,000	7,671,189	314,724	88,222	226,502	6,502	2.95	223,503	3,503	1.59
Equitable Fire and Marine,	Providence,	200,000	8,600,256	344,909	71,883	273,026	73,026	36.51	242,939	42,939	21.47
Exchange Fire,	New York,	200,010	17,224,150	398,547	65,078	333,469	133,459	66.73	334,369	134,359	67.11
Fairfield Fire,	So. Norwalk,	200,000	8,778,241	305,315	70,391	234,924	34,924	17.46	242,550	42,550	21.27
Farragut Fire,	New York,	200,000	25,641,935	436,921	81,689	355,232	155,232	77.62	342,059	142,059	71.03
Fire Association,	Philadelphia,	500,000	158,640,030	3,621,151	2,273,672	1,347,479	847,479	169.49	1,261,287	761,287	152.26
Firemen's,	Newark,	400,000	28,983,136	977,438	148,385	829,053	425,674	106.42	758,713	358,713	89.68
Firemen's,	New York,	204,000	10,990,008	350,722	38,258	312,464	108,464	53.17	320,030	116,030	56.88

* Represented by scrip pledged to meet losses.
† Capital increased $500,000 during the year.
‡ Scrip outstanding, $8,827,340.
§ Scrip outstanding, $58,725.
‖ Scrip outstanding, $1,099,720.

TABLE VIII.—*Insurance Companies of other States*—Continued.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1876.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1876.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1876.	Percentage of Surplus or Impairment, Dec. 31, '76.	Surplus as regards Policy-holders, Dec. 31, 1875.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1875.	Percentage of Surplus or Impairment, Dec. 31, '75.
Firemen's, ...	Dayton, . .	$250,000	$14,466,442	$423,252	$95,465	$327,787	$77,787	31.12	$314,572	$64,572	25.83
Fireman's Fund, . . .	San Francisco, .	300,000	25,434,265	703,622	301,430	402,192	102,192	34.06	349,800	49,800	16.60
Franklin, ...	New York, .	200,000	7,067,269	248,320	46,761	201,559	1,559	.78	–	–	–
Franklin, ...	Philadelphia, .	400,000	154,333,871	3,352,865	2,186,135	1,166,730	766,730	191.68	1,069,527	669,527	167.38
Germania, ...	Newark, . .	225,000	10,439,128	299,254	71,249	228,005	3,005	1.34	226,125	5,425	2.46
Germania, ...	New York, .	500,000	80,721,950	1,717,849	523,049	1,194,800	694,800	138.96	1,116,160	616,160	123.23
German American, . . .	New York, .	1,000,000	86,745,313	2,226,553	574,715	1,651,838	651,838	65.18	1,509,705	590,705	50.97
Girard Fire and Marine, . .	Philadelphia, .	300,000	47,381,965	1,112,277	391,789	720,488	420,488	140.16	633,241	333,241	111.08
Glen's Falls, ...	Glen's Falls, .	200,000	64,924,856	819,175	313,575	505,600	305,600	152.80	428,552	228,552	76.18
Great Western (Marine), .	New York, .	662,080	4,697,368	1,100,023	217,906	882,117	220,037	33.23	893,094	231,014	34.89
Guaranty Fire, . . .	New York, .	200,000	11,883,267	280,939	69,455	211,484	11,484	5.74	201,632	1,632	.82
Guardian Fire, . . .	New York, .	200,000	11,479,785	302,940	45,277	257,663	57,663	28.83	255,629	55,629	27.81
Hanover Fire, ...	New York, .	500,000	92,266,120	1,642,883	633,489	1,009,394	509,394	101.88	892,759	392,759	78.55
Hartford Fire, ...	Hartford, . .	1,000,000	134,251,386	3,273,869	1,173,319	2,100,550	1,100,550	110.05	1,791,070	791,070	79.11
Hoffman Fire, ...	New York, .	200,000	14,396,822	387,992	82,307	305,685	105,685	52.84	295,453	95,453	47.73

Home,	Columbus,	$250,000	$14,943,005	$476,808	$120,852	$355,956	$105,956	42.38	$304,961	$54,961	21.98
Home,	Newark,	200,000	5,768,611	255,836	41,564	214,272	14,272	7.14	217,790	17,790	8.89
Home,	New York,	3,000,000	346,154,310	6,104,651	2,101,867	4,002,784	1,002,784	33.42	3,899,723	899,723	29.99
Howard,	New York,	500,000	22,610,215	793,913	103,290	690,623	190,623	38.12	698,570	198,570	39.71
Humboldt,	Newark,	200,000	8,508,657	294,697	82,544	212,153	12,153	6.08	204,326	4,326	2.16
Insurance Co. of No. America,	Philadelphia,	2,000,000*	175,012,651	6,601,884	2,235,511	4,366,373	2,366,373	118.32	2,922,017	1,922,017	192.20
Insurance Co., State of Penn.,	Philadelphia,	200,000	18,068,927	621,974	240,388	381,586	181,586	90.79	350,865	150,865	75.43
Irving,	New York,	200,000	8,313,201	310,333	49,234	261,099	61,099	30.55	240,992	40,992	20.50
Lamar,	New York,	200,000	12,084,118	411,269	78,497	332,772	132,772	66.39	317,509	117,509	58.75
Lorillard,	New York,	300,000	9,442,115	476,287	65,959	410,328	110,328	36.77	403,283	103,283	34.43
Manayunk,	Philadelphia,	200,000	3,218,635	246,252	35,721	210,531	10,531	5.27	–	–	–
Manhattan,	New York,	250,000	32,737,954	850,658	293,517	557,141	307,142	122.86	527,990	277,990	111.20
Manufacturers',	Newark,	200,000	11,662,802	308,988	88,387	220,601	20,602	10.30	217,303	17,303	8.65
Mercantile,	Cleveland,	200,000	7,421,464	379,380	67,056	312,324	112,324	56.16	325,651	125,651	62.82
Mercantile,	New York,	200,000	8,519,387	297,553	31,837	265,716	65,716	32.86	265,503	65,503	32.75
Mercantile Mutual,	New York,	500,000	579,121	949,979	271,756	678,223	178,223	35.64	689,795	189,795	37.96
Merchants',	Newark,	200,000	44,245,715	1,003,084	302,187	700,897	402,358†	201.18	625,127	312,188	156.09
Merchants',	New York,	200,000	29,057,498	511,704	122,850	388,854	188,853	94.43	398,017	198,017	99.01
Merchants',	Providence,	200,000	12,624,679	398,829	115,613	283,216	83,216	41.61	298,211	98,211	49.10
Meriden,	Meriden,	200,000	10,899,576	318,689	91,533	227,156	27,155	13.58	233,031	33,031	16.51

* Capital increased $1,000,000 during the year.

† Scrip outstanding, $98,539.

TABLE VIII.—*Insurance Companies of other States*—Continued.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1876.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1876.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1876.	Percentage of Surplus or Impairment, Dec. 31, '76.	Surplus as regards Policy-holders, Dec. 31, 1875.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1875.	Percentage of Surplus or Impairment, Dec. 31, '75.
National,	Hartford,	$500,000	$28,280,260	$1,040,524	$215,247	$825,277	$325,276	65.06	$756,092	$256,092	51.12
National,	New York,	200,000	23,062,854	425,686	93,777	331,909	131,909	65.95	318,162	118,162	59.08
Newark City,	Newark,	200,000	9,874,819	326,215	84,316	241,899	41,899	20.95	–	–	–
New Hampshire,	Manchester,	250,000	17,642,944	453,195	108,270	344,925	94,925	37.97	327,123	77,123	30.85
New York City,	New York,	200,000	11,730,613	265,767	43,137	222,630	22,631	11.32	236,536	36,536	18.27
New York and Boston,	New York,	200,000	2,687,910	213,003	12,991	200,012	12	–	–	–	–
Niagara,	New York,	500,000	62,294,698	1,442,446	435,509	1,006,937	506,937	101.39	956,798	456,798	91.26
Northern,	New York,	250,000	7,204,985	364,088	72,901	291,187	41,187	16.48	262,128	12,128	4.85
North-Western National,	Milwaukee,	600,000	25,313,229	869,406	198,893	670,513	70,513	11.75	631,019	31,019	5.17
Orient,	Hartford,	500,000*	22,723,628	776,179	172,642	603,537	103,538	20.71	569,475	169,475	42.37
Orient Mutual,	New York,	–	16,790,349	1,296,276	352,338	943,938	12,517§	–	1,168,211	220,776	–
Pacific,	New York,	200,000	25,466,118	703,792	93,715	610,077	410,076	205.04	596,655	396,655	198.33
Pacific Mutual,	New York,	–	4,943,780	826,147	201,631	624,516	39,592‖	–	692,801	5,730	–
Park,	New York,	200,000	9,941,595	372,722	33,637	339,085	139,084	79.54	–	–	–
Paterson,	Paterson,	202,700	14,457,245	373,020	155,008	218,012	15,312	7.55	238,278	34,078	16.68

Pennsylvania,	Philadelphia,	$400,000	$45,819,983	$1,675,694	$762,911	$912,784	$512,784	128.20	$776,415	$376,415	94.10
People's,	Newark,	200,000	18,156,137	430,774	135,386	295,388	93,409¶	46.70	259,268	48,790	24.39
People's,	Trenton,	300,000	17,979,935	632,265	154,837	477,428	177,428	59.14	448,607	148,607	49.53
Phenix,	Brooklyn,	1,000,000	140,850,980	2,792,903	906,557	1,886,346	886,346	88.63	1,785,689	785,689	78.57
Philadelphia,	Philadelphia,	200,000	7,637,408	272,422	64,731	207,691	7,691	3.85	–	–	–
Phœnix,	Hartford,	1,000,000†	107,262,557	2,407,531	875,280	1,532,251	532,252	53.23	985,681	385,681	64.28
Providence Washington,	Providence,	400,000	14,655,321	601,556	161,639	439,917	39,917	9.98	446,067	46,067	11.52
Reading,	Reading,	200,000	8,522,726	303,905	62,222	241,683	41,683	20.84	233,141	33,141	16.57
Relief,	New York,	200,000	15,332,700	347,574	63,986	283,588	83,588	41.79	271,143	71,143	35.57
Resolute,	New York,	200,000	7,697,813	248,341	45,071	203,270	3,270	1.64	–	–	–
Richmond Fire Association,	Richmond,	200,000	3,021,208	231,281	35,588	195,693	—4,307	—2.15	–	–	–
Ridgewood,	Brooklyn,	200,000	12,345,355	331,199	50,218	280,981	80,981	40.49	283,680	83,680	41.84
Rochester German,	Rochester,	200,000	19,543,888	367,185	110,118	257,067	57,067	28.53	247,407	47,407	23.70
Roger Williams,	Providence,	200,000	15,729,488	393,226	188,110	205,116	5,117	2.56	212,612	12,612	6.31
Safeguard,	New York,	200,000	17,431,078	411,660	61,110	350,550	150,550	75.28	336,316	136,316	68.16
Security,	New Haven,	200,000	13,730,300	384,059	133,265	250,794	50,793	25.40	246,176	46,176	23.09
Standard,	New York,	200,000	13,563,111	427,132	58,882	368,250	168,250	84.12	291,734	91,734	45.87
Standard,	Trenton,	200,000	10,518,915	324,902	122,241	202,661	2,661	1.33	226,786	26,786	13.39
Star,	New York,	200,000	18,323,186	450,713	92,715	357,998	157,998	79.00	322,347	122,347	61.17
St. Joseph Fire and Marine,	St. Joseph,	220,000‡	9,920,332	420,245	93,465	326,780	106,780	48.54	294,505	94,505	47.25

* Capital increased $100,000 during the year.
§ Scrip outstanding, $931,420.

† Capital increased $400,000 during the year.
‖ Scrip outstanding, $584,923.

‡ Capital increased $20,000 during the year.
¶ Scrip outstanding, $1,979.

TABLE VIII.—*Insurance Companies of other States*—Concluded.

NAME OF COMPANY.	Location.	Cash Capital.	Amount at Risk, Dec. 31, 1876.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1876.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1876.	Percentage of Surplus or Impairment, Dec. 31, '76.	Surplus as regards Policy-holders, Dec. 31, 1875.	Surplus or Impairment of Capital or Scrip, Dec. 31, 1875.	Percentage of Surplus or Impairment, Dec. 31, '75.
St. Louis,	St. Louis,	$240,000	$9,492,260	$347,001	$105,853	$241,148	$1,149	.57	$247,458	$7,458	3.11
St. Nicholas,	New York,	200,000	18,344,617	329,537	69,977	259,560	59,561	29.78	249,945	49,945	24.97
St. Paul Fire and Marine,	St. Paul,	400,000	33,855,866	943,661	325,665	617,996	217,996	54.50	571,654	171,654	42.91
Sun,	Philadelphia,	200,000	6,502,039	280,301	61,254	219,047	19,047	9.52	204,654	5,654	2.83
Toledo Fire and Marine,	Toledo, O.,	200,000	4,301,612	252,392	44,131	208,261	8,261	4.13	–	–	–
Trade,	Camden,	200,000	5,101,947	316,231	87,637	228,594	28,594	14.30	–	–	–
Traders',	Chicago,	500,000	14,718,057	824,329	145,409	678,920	178,920	35.78	658,972	158,972	31.79
Union Marine and Fire,	Galveston,	200,000	3,471,247	252,699	38,273	214,426	14,425	7.21	216,172	16,172	8.09
Virginia Fire and Marine,	Richmond,	250,000	14,733,545	584,697	198,160	386,537	136,538	54.61	354,676	104,676	41.87
Watertown,	Watertown,	200,000	105,668,893	725,819	461,064	264,755	64,755	32.38	244,692	44,692	22.35
Westchester,	New Rochelle,	300,000*	66,012,790	861,409	359,909	501,500	201,500	67.16	430,486	180,486	72.19
Williamsburgh City,	Brooklyn,	250,000	50,550,566	848,511	191,687	656,824	406,824	162.73	469,106	219,106	87.64
		$42,076,225	$3,967,686,177	$117,551,275	$36,313,450	$81,237,826	$27,709,144	65.85	$73,358,345	$24,126,568	–

* Capital increased $50,000 during the year.

TABLE IX.—*Insurance Companies of other States.*

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE AND INLAND BUSINESS.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.
Ætna Fire (Connecticut),	$275,940,660	$3,152,394	$1,729,855	54.87	.63	$10,008,343	$85,876	$39,200	45.66	.39
Ætna Fire (New York),	10,161,837	77,465	52,077	67.22	.51	50,442	129	–	–	–
Amazon (Ohio),	48,570,625	599,809	390,471	65.10	.80	3,192,454	28,053	16,422	58.54	.51
American (Newark),	24,406,152	191,913	40,299	21.00	.13	–	–	–	–	–
American Central,	29,105,797	385,458	217,933	56.54	.75	–	–	–	–	–
American Fire,	41,602,230	378,853	221,735	58.53	.53	–	–	–	–	–
Amity (New York),	7,479,368	61,231	32,608	53.25	.44	32,750	858	15	1.75	.05
Arctic (New York),	7,764,802	61,847	22,157	35.83	.29	4,788,524	21,548	4,522	20.99	.09
Atlantic (Brooklyn),	32,542,336	328,612	266,650	81.14	.82	–	–	–	–	–
Atlantic F. and M. (Providence),	6,089,216	66,829	35,506	53.13	.58	2,101,197	12,879	6,655	51.68	.32
Atlantic Mutual (New York),	–	–	–	–	–	292,594,658	4,564,246	1,865,193	40.87	.63
Atlas (Hartford),	27,227,574	389,016	323,687	83.21	1.19	–	–	–	–	–
Buffalo (Buffalo),	10,719,030	97,329	50,540	51.92	.47	16,851,313	59,927	21,943	36.62	.13
Buffalo German (New York),	25,203,661	206,725	110,280	53.35	.44	–	–	–	–	–

TABLE IX.—*Insurance Companies of other States*—Continued.

NAME OF COMPANY.	Fire Business.			Ratio of Loss to		Marine and Inland Business.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.
Citizens' (New Jersey), . . .	$37,359,963	$467,200	$331,925	71.05	.89	–	–	–	–	–
Citizens' (New York), . . .	46,231,534	224,204	61,690	27.52	.13	–	–	–	–	–
Citizens' (Missouri), ...	12,301,375	184,077	132,173	71.81	1.07	$1,415,619	$7,773	$651	8.38	.05
City Fire (New York), . . .	14,375,537	56,860	26,666	46.90	.19	–	–	–	–	–
Clinton (New York), . . .	17,645,761	95,656	49,198	51.43	.28	–	–	–	–	–
Columbia (New York), . . .	13,783,494	90,180	54,268	60.18	.39	–	7,198	22,418	–	–
Commerce (Albany), ...	10,340,892	87,173	34,252	39.29	.33	–	–	–	–	–
Commerce Fire (New York), . .	8,559,767	49,999	32,521	65.04	.38	5,000	100	2,000	–	40.00
Commercial Fire (New York), . .	41,821,698	316,399	187,810	59.36	.45	–	–	–	–	–
Connecticut Fire (Hartford), . .	25,791,500	267,881	132,325	49.40	.51	–	–	–	–	–
Continental (New York), . . .	199,814,449	1,402,810	664,892	47.40	.33	–	–	–	–	–
Delaware Mutual (Philadelphia), .	20,927,272	155,620	45,752	29.40	.22	43,664,354	477,289	275,873	57.80	.63
Enterprise F. and M. (Ohio), . .	6,803,386	76,666	32,083	41.85	.47	1,783,745	54,278	26,577	48.97	1.49
Equitable Fire (Tennessee), . .	9,673,235	130,593	74,840	57.31	.77	–	–	–	–	–

Equitable F. and M. (Providence), .	$9,004,989	$101,939	$40,989	40.21	.46	$1,450,517	$11,755	$12,073	102.71	.83
Exchange Fire (New York), . .	21,948,550	142,550	79,405	55.70	.36	41,800	879	–	–	–
Fairfield Fire (Connecticut), . .	12,781,174	127,859	98,765	77.25	.77	–	–	–	–	–
Farragut Fire (New York), . .	27,815,004	130,588	43,865	33.59	.16	–	–	–	–	–
Fire Association (Philadelphia), .	101,332,871	1,148,083	551,559	48.05	.54	–	–	–	–	–
Firemen's (New Jersey), . . .	29,510,249	226,487	74,457	32.88	.25	–	–	–	–	–
Firemen's (New York), . . .	12,487,517	60,471	17,802	29.43	.14	–	–	–	–	–
Firemen's (Ohio), ...	10,090,540	123,282	40,480	32.84	.40	–	–	–	–	–
Fireman's Fund (California), . .	35,302,261	401,128	246,291	61.40	.70	5,065,114	109,104	75,802	69.48	1.50
Franklin Fire (New York), . .	8,332,981	71,083	10,355	14.57	.12	–	–	–	–	–
Franklin Fire (Pennsylvania), . .	75,197,929	819,067	467,127	57.03	.62	–	–	–	–	–
Germania (New Jersey), . . .	12,708,687	133,774	52,950	39.59	.42	–	–	–	–	–
Germania Fire (New York), . .	79,516,683	751,801	285,783	38.01	.36	–	–	–	–	–
German American (New York), .	102,182,622	858,661	368,227	42.96	.36	–	–	–	–	–
Girard F. and M. (Philadelphia), .	39,174,362	399,477	107,901	27.01	.28	–	–	–	–	–
Glen's Falls (Glen's Falls, N. Y.), .	33,218,367	302,713	144,131	47.61	.43	–	–	–	–	–
Great Western (New York), . .	–	–	–	–	–	33,425,349	407,079	160,668	39.47	.48

TABLE IX.—*Insurance Companies of other States*—Continued.

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE AND INLAND BUSINESS.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.
Guaranty (New York),	$16,068,014	$137,116	$68,425	49.90	.43	–	–	–	–	–
Guardian (New York),	12,762,520	84,435	31,414	37.20	.25	$5,000	$350	–	–	–
Hanover (New York),	87,566,500	808,868	403,206	49.85	.46	–	–	–	–	–
Hartford (Connecticut),	143,073,274	1,711,212	848,867	49.61	.59	–	–	–	–	–
Hoffman (New York),	16,733,374	159,711	110,037	68.89	.66	–	–	–	–	–
Home (Ohio),	20,995,839	258,476	151,103	58.46	.72	–	–	–	–	–
Home (New Jersey),	7,647,937	58,364	22,178	38.00	.29	1,269,970	11,867	$7,866	66.29	.62
Home (New York),	368,927,425	2,901,033	1,584,382	54.62	.43	–	–	–	–	–
Howard (New York),	25,237,484	176,489	56,484	32.00	.22	11,397	35	–	–	–
Humboldt (New Jersey),	10,214,770	126,661	122,315	96.57	1.20	–	–	–	–	–
Ins. Co. of North America (Phila.),	121,778,491	1,378,851	681,522	49.42	.56	187,694,676	1,805,254	1,310,760	72.61	.70
Ins. Co. of State of Penn. (Phila.),	16,389,703	140,612	66,095	47.00	.40	6,955,640	77,101	118,722	153.98	1.70
Irving (New York),	9,662,473	88,403	35,835	40.54	.37	–	–	–	–	–
Lamar (New York),	15,797,981	133,306	72,171	54.14	.46	5,621,218	24,590	18,300	74.42	.33
Lorillard (New York),	19,330,165	138,015	55,621	40.30	.29	–	–	–	–	–

Manayunk (Philadelphia),	$3,859,737	$56,066	$28,103	50.12	.73	–	–	–	–	–
Manhattan (New York),	47,843,248	597,197	362,788	60.75	.76	$5,289,735	$58,638	$40,551	69.16	.77
Manufacturers' (Newark),	15,735,556	117,349	61,314	52.25	.39	–	–	–	–	–
Mercantile (Ohio),	8,898,382	84,586	47,605	56.28	.42	2,530,903	45,072	29,291	64.99	1.16
Mercantile (New York),	10,298,676	59,374	19,331	32.56	.19	–	–	–	–	–
Mercantile Mutual,	–	–	–	–	–	54,731,452	726,187	572,195	78.80	1.05
Merchants' (New Jersey),	48,194,767	432,626	177,313	40.99	.37	–	–	–	–	–
Merchants (New York),	29,897,437	153,920	60,273	39.46	.20	–	–	–	–	–
Merchants' (Rhode Island),	13,457,483	161,212	100,398	62.28	.75	153,618	495	–	–	–
Meriden (Connecticut),	12,895,120	151,061	104,762	69.35	.81	–	–	–	–	–
National (Connecticut),	24,722,520	283,564	140,547	49.57	.57	–	–	–	–	–
National (New York),	26,819,600	174,163	78,411	45.02	.29	–	–	–	–	–
Newark City (New Jersey),	14,067,139	158,844	68,384	43.05	.49	–	–	–	–	–
New Hampshire (Manchester),	15,419,567	162,970	96,779	59.38	.63	–	–	–	–	–
New York City (New York),	14,129,003	88,870	47,224	53.14	.33	–	–	–	–	–
New York and Boston (New York),	3,107,085	14,793	410	2.77	.01	–	–	–	–	–
Niagara (New York),	67,737,331	597,991	359,498	60.12	.53	–	–	–	–	–
Northern (New York),	9,799,659	116,715	56,662	49.11	.58	–	–	–	–	–

TABLE IX.—*Insurance Companies of other States*—Continued.

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE AND INLAND BUSINESS.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.
North-Western National (Wisconsin),	$36,748,564	$343,223	$145,813	42.48	.40	$5,473,980	$47,613	$81,269	170.69	1.48
Orient (Hartford),	22,384,082	259,300	145,920	56.27	.65	–	–	–	–	–
Orient Mutual (New York),	–	–	–	–	–	69,922,581	603,740	475,071	78.69	.68
Pacific (New York),	28,493,618	154,268	69,603	45.12	.24	–	–	–	–	–
Pacific Mutual (New York),	–	–	–	–	–	79,909,572	463,513	263,038	56.75	.33
Park (Philadelphia),	13,767,116	60,127	26,869	44.69	.20	–	–	–	–	–
Paterson (New Jersey),	16,323,742	255,561	140,525	54.99	.86	–	–	–	–	–
Pennsylvania (Philadelphia),	45,416,935	535,432	267,443	49.95	.59	–	–	–	–	–
People's (Newark),	20,740,688	254,011	139,464	54.91	.67	–	–	–	–	–
People's (Trenton),	17,727,847	184,313	91,971	49.90	.52	–	–	–	–	–
Phenix (New York),	133,434,875	1,191,821	471,014	39.52	.35	44,703,988	233,360	67,155	28.78	.15
Philadelphia (Pennsylvania),	7 475,163	75,731	37,317	49.28	.42	–	–	–	–	–
Phœnix (Connecticut),	95,952,635	1,344,485	637,473	47.42	.66	–	–	–	–	–
Providence Washington (R. I.),	17,917,406	158,362	83,884	52.97	.47	29,167,916	92,988	63,244	68.01	.22

Reading (Philadelphia),	$8,215,542	$76,250	$30,035	39.39	.37	–	–	–	–	–
Relief (New York),	19,206,047	123,973	72,966	58.85	.38	–	–	–	–	–
Resolute (New York),	9,613,686	75,310	44,958	59.70	.47	–	–	–	–	–
Richmond Fire Association (Va.),	4,597,695	50,416	28,972	57.47	.63	–	–	–	–	–
Ridgewood (New York),	13,118,300	78,188	31,264	40.00	.24	$934,769	$4,796	–	–	–
Rochester German (New York),	20,144,485	203,629	117,871	57.94	.59	98,000	1,026	$1,303	127.00	1.33
Roger Williams (Providence),	16,317,076	208,957	144,201	69.01	.88	22,245,556	85,591	72,885	85.17	.33
Safeguard (New York),	23,118,840	147,877	69,054	46.70	.30	131,000	4,126	204	4.94	.16
Security (New Haven),	14,775,489	146,765	75,795	51.65	.51	3,257,950	100,023	74,843	74.83	2.30
Standard (New York),	16,724,883	105,572	27,261	25.82	.16	–	–	–	–	–
Standard (New Jersey),	11,336,876	142,211	117,041	82.30	1.03	–	–	–	–	–
Star (New York),	22,489,643	144,727	47,600	32.89	.21	–	–	–	–	–
St. Joseph (Missouri),	12,360,422	164,984	75,767	45.92	.61	–	–	–	–	–
St. Louis (Missouri),	13,591,104	210,199	127,104	60.47	.96	2,773,925	14,173	11,417	80.56	.41
St. Nicholas (New York),	19,762,511	135,927	55,579	41.04	.28	–	–	–	–	–
St. Paul (Minnesota),	29,570,799	408,833	280,046	68.50	.95	12,879,309	79,990	33,241	41.56	.26
Sun Fire (Philadelphia),	8,260,571	90,814	37,041	41.07	.45	–	–	–	–	–
Toledo (Ohio),	5,823,116	77,602	40,112	51.69	.69	4,465,232	24,902	14,180	56.94	.32

TABLE IX.—*Insurance Companies of other States*—Concluded.

NAME OF COMPANY.	FIRE BUSINESS.			Ratio of Loss to		MARINE AND INLAND BUSINESS.			Ratio of Loss to	
	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.	Risks Written.	Premiums Received.	Losses Paid.	Prems. Received.	Risks Written.
Trade (Camden), ...	$5,055,868	$83,091	$47,386	57.03	.94	$545,193	$33,775	$35,152	104.08	6.45
Traders' (Chicago), ...	19,539,705	260,459	126,319	48.50	.65	5,097,795	11,937	13,111	110.09	.26
Union (Galveston), ...	8,907,188	67,654	39,839	58.89	.45	1,735,401	15,331	3,272	21.34	.19
Virginia (Richmond), . . .	14,008,360	192,848	81,942	42.49	.59	218,577	920	–	–	–
Watertown (New York), . . .	48,722,500	331,199	200,138	60.43	.41	–	–	–	–	–
Westchester (New York), . .	67,625,304	706,599	442,930	62.68	.65	–	–	–	–	–
Williamsburgh City (New York), .	53,618,274	358,158	147,806	41.27	.28	231,135	1,098	5,002	455.53	2.16
Totals, ...	$3,824,803,152	$36,523,491	$18,870,060	51.67	.49	$964,517,667	$10,417,462	$5,842,084	56.08	.61

TABLE X.—*Insurance Companies of other States.*

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Ætna Fire (Connecticut),	$3,623,073	$3,388,796	$234,277	$899,741	27.61	24.83	$720,000
Ætna Fire (New York),	92,655	147,367	—54,712	45,290	58.37	48.88	50,000
Amazon (Ohio),	661,988	690,415	—28,427	233,522	37.19	35.33	50,000
American (Newark),	266,396	198,065	68,331	61,272	31.93	23.02	-
American Central (St. Louis),	424,201	395,467	28,734	163,768	42.49	38.61	15,000
American Fire (Philadelphia),	442,096	386,899	55,197	125,292	33.07	28.34	40,000
Amity (New York),	76,318	80,926	—4,608	32,622	52.54	42.74	16,000
Arctic (New York),	94,257	86,307	7,950	39,379	47.22	41.78	20,000
Atlantic (Brooklyn),	353,234	387,510	—34,276	100,860	30.69	28.55	-
Atlantic Fire and Marine (Providence),	93,285	92,136	1,149	32,243	40.45	34.56	18,000
Atlantic Mutual (New York),	5,358,634	2,837,135	2,521,499	453,360	9.93	8.46	-
Atlas (Hartford),	414,608	482,677	—68,069	136,990	35.21	33.04	22,000
Buffalo (Buffalo),	169,941	134,439	35,502	41,956	26.68	24.69	20,000
Buffalo German (New York),	237,609	199,751	37,858	59,471	28.77	25.03	30,000
Citizens' (New Jersey),	490,193	538,747	—48,554	194,804	41.70	39.74	12,000

TABLE X.—*Insurance Companies of other States*—Continued.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Citizens' (New York),	$272,482	$229,768	$42,714	$97,589	43.53	35.82	$60,000
Citizens' (Missouri),	215,996	217,501	—1,505	64,697	33.72	29.95	20,000
City Fire (New York),	87,786	101,835	—14,049	31,787	55.90	36.21	-
Clinton (New York),	121,266	142,660	—21,394	43,462	45.44	35.84	50,000
Columbia (New York),	117,897	154,653	—36,756	47,966	53.19	40.68	30,000
Commerce (Albany),	107,433	101,212	6,221	33,152	32.75	30.86	32,000
Commerce Fire (New York),	64,074	83,219	—19,145	28,698	57.28	44.79	20,000
Commercial Fire (New York),	342,584	338,998	3,586	101,239	32.00	29.55	-
Connecticut Fire (Hartford),	323,682	404,276	—80,594	81,951	30.59	25.32	190,000
Continental (New York),	1,559,919	1,353,711	206,208	573,765	40.90	36.78	114,500
Delaware Mutual (Philadelphia),	738,057	713,333	24,724	92,507	14.61	12.53	-
Enterprise Fire and Marine (Ohio),	161,275	140,873	20,402	46,213	35.29	28.65	36,000
Equitable Fire (Tennessee),	146,321	133,909	12,412	59,069	40.49	40.37	-
Equitable Fire and Marine (Providence),	134,479	120,690	13,789	39,733	38.98	29.55	24,000
Exchange Fire (New York),	171,233	181,556	—10,323	62,149	43.34	36.30	40,002

Fairfield Fire (Connecticut),	$142,751	$168,698	—$25,947	$49,932	39.06	34.98	$20,000
Farragut Fire (New York),	153,329	133,238	20,091	59,372	45.47	38.72	30,000
Fire Association (Philadelphia),	1,358,782	1,085,248	273,534	333,689	29.07	24.56	200,000
Firemen's (New Jersey),	285,673	204,598	81,075	48,855	21.57	17.10	48,000
Firemen's (New York),	76,254	77,203	—949	28,801	47.63	37.77	30,600
Firemen's (Ohio),	149,391	107,856	41,535	42,320	32.99	28.33	25,000
Fireman's Fund (California),	558,033	554,862	3,171	192,879	37.80	34.56	39,000
Franklin Fire (New York),	77,419	35,901	41,518	25,546	35.94	33.00	–
Franklin Fire (Pennsylvania),	990,515	989,967	548	395,224	48.26	39.90	127,616
Germania (New Jersey),	146,794	131,901	14,893	56,161	41.99	38.26	22,500
Germania Fire (New York),	838,416	776,126	62,290	340,343	45.27	40.59	150,000
German American (New York),	955,770	798,541	157,229	330,314	38.47	34.56	100,000
Girard Fire and Marine (Philadelphia),	455,472	341,988	113,484	159,087	39.82	34.93	75,000
Glen's Falls (Glen's Falls),	346,378	251,562	94,816	87,432	28.88	25.24	20,000
Great Western (New York),	458,335	371,870	86,465	144,786	35.57	31.59	66,480
Guaranty (New York),	151,241	137,557	13,684	69,133	50.42	45.71	–
Guardian (New York),	98,996	94,244	4,752	42,830	50.52	45.26	20,000
Hanover (New York),	901,469	804,605	96,864	351,399	43.74	38.98	50,000

TABLE X.—*Insurance Companies of other States*—Continued.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Hartford (Connecticut),	$1,876,359	$1,583,564	$292,795	$536,308	31.34	28.58	$198,390
Hoffman (New York),	181,246	197,949	—16,703	67,912	42.52	37.47	20,000
Home (Ohio),	282,820	292,500	—9,680	116,397	45.03	41.16	25,000
Home (New Jersey),	86,864	77,383	9,481	31,318	44.59	36.05	16,000
Home (New York),	3,207,994	3,009,525	198.469	1,123,862	38.74	35.03	300,000
Howard (New York),	217,175	211,464	5,711	80,990	45.88	37.29	60,000
Humboldt (New Jersey),	156,314	169,885	—13,571	47,569	37.58	30.43	-
Insurance Co. of N. America (Philadelphia),	3,450,919	2,945,593	505,326	753,311	23.66	21.83	200,000
Insurance Co. of State of Pennsylvania (Phila.),	257,958	264,931	—6,973	56,282	25.85	21.82	-
Irving (New York),	103,692	93,922	9,770	38,087	43.08	36.73	20,000
Lamar (New York),	180,457	164,708	15,749	54,238	34.35	30.06	20,000
Lorillard (New York),	164,112	153,517	10,595	67,896	49.20	41.37	30,000
Manayunk (Philadelphia),	69,660	58,234	11,426	21,131	37.69	30.33	9,000
Manhattan (New York).	694,454	656,423	38,031	218,083	33.25	31.40	35,000

Manufacturers' (Newark),	$130,198	$115,975	$14,223	$40,661	34.65	31.23	$14,000
Mercantile (Ohio),	153,294	150,313	2,981	43,417	33.49	28.33	30,000
Mercantile (New York),	76,109	70,360	5,749	31,029	52.26	40.77	20,000
Mercantile Mutual (New York),	763,591	755,248	8,343	133,053	18.32	17.42	50,000
Merchants' (New Jersey),	484,216	380,047	104,169	148,547	34.34	30.68	24,000
Merchants' (New York),	182,499	177,895	4,604	77,621	50.43	42.53	40,000
Merchants' (Rhode Island),	185,788	184,039	1,749	59,642	36.88	32.10	24,000
Meriden (Connecticut),	169,508	178,169	—8,661	49,407	32.71	29.15	24,000
National (Connecticut),	357,903	324,258	33,645	93,711	33.05	26.18	90,000
National (New York),	198,788	188,191	10,597	77,779	44.66	39.13	32,000
Newark City (New Jersey),	179,099	148,560	30,539	59,598	37.52	33.65	20,000
New Hampshire (Manchester),	190,831	162,710	28,121	45,930	28.18	24.07	20,000
New York City (New York),	101,536	108,121	—6,585	40,897	46.11	40.28	20,000
New York and Boston (New York),	15,071	9,977	5,094	9,567	64.67	63.48	–
Niagara (New York),	680,069	683,342	—3,273	265,944	44.47	39.11	–
Northern (New York),	135,431	101,587	33,844	44,926	38.49	33.17	–
North-Western National (Wisconsin),	437,527	419,155	18,372	130,669	33.43	29.87	60,000
Orient (Connecticut),	309,098	293,787	15,311	95,357	36.77	30.85	52,500

TABLE X.—*Insurance Companies of other States*—Continued.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Orient Mutual (New York),	$651,627	$704,560	—$52,933	$103,054	17.07	15.81	–
Pacific (New York,)	194,938	188,229	6,709	58,626	38.01	30.08	$60,000
Pacific Mutual (New York),	508,913	473,910	35,003	169,643	36.60	33.33	–
Park (Philadelphia),	81,672	94,586	—12,914	27,717	46.10	33.94	40,000
Paterson (New Jersey),	271,217	229,268	41,949	75,009	29.35	27.66	13,734
Pennsylvania (Philadelphia),	618,514	480,150	138,364	173,077	32.33	27.98	40,000
People's (Newark),	278,040	260,770	17,270	99,946	39.35	35.95	20,000
People's (Trenton),	221,010	170,766	50,244	58,795	31.90	26.60	20,000
Phenix (New York),	1,567,175	1,275,786	291,389	537,617	37.72	34.31	200,000
Philadelphia (Pennsylvania),	84,340	66,579	17,761	29,262	38.64	34.70	–
Phœnix (Connecticut),	1,453,658	1,294,781	158,877	432,308	32.16	29.74	–
Providence Washington (Rhode Island),	283,088	265,737	17,351	70,500	28.05	24.91	48,000
Reading (Philadelphia),	96,862	71,199	25,663	23,275	30.53	24.03	18,000
Relief (New York),	140,384	131,463	8,921	38,497	31.05	27.43	20,000
Resolute (New York),	89,257	104,764	—15,507	39,802	52.85	44.59	20,000

Richmond Fire Association (Virginia),	$60,555	$50,629	$9,926	$21,657	42.96	35.76	–
Ridgewood (New York),	103,148	96,054	7,094	38,791	46.75	37.61	$26,000
Rochester German (New York),	226,587	203,901	22,686	64,728	31.63	28.57	20,000
Roger Williams (Providence),	314,065	316,938	—2,873	75,484	25.63	24.03	24,000
Safeguard (New York),	175,353	158,795	16,558	58,537	34.03	33.58	31,000
Security (Connecticut),	263,446	228,007	35,439	55,369	22.44	21.02	22,000
Standard (New York),	125,626	104,892	20,734	54,531	51.65	43.41	23,100
Standard (New Jersey),	160,731	181,185	—20,454	48,144	33.85	29.96	16,000
Star (New York),	169,366	138,469	30,897	60,869	42.06	35.94	30,000
St. Joseph (Missouri),	200,271	156,273	43,998	57,506	34.85	28.71	23,000
St. Louis (Missouri),	243,283	240,940	2,343	90,695	40.42	37.28	12,000
St. Nicholas (New York),	156,998	131,774	25,224	56,195	41.34	35.80	20,000
St. Paul (Minnesota),	563,664	523,701	39,963	162,414	33.23	28.81	48,000
Sun Fire (Philadelphia),	103,772	73,168	30,604	36,127	39.78	34.82	–
Toledo (Ohio),	116,781	102,808	13,973	28,517	27.82	24.42	20,000
Trade (Camden, N. J.),	131,376	129,789	1,587	33,947	29.05	25.84	–
Traders' (Chicago),	329,622	312,373	17,249	112,945	41.46	34.26	60,000
Union (Galveston),	104,873	99,389	5,484	34,621	41.72	33.01	22,000

TABLE X.—*Insurance Companies of other States*—Concluded.

NAME OF COMPANY.	Gross Cash Income.	Gross Cash Expenditures.	Excess or Deficiency of Income.	Expenses.	Ratio of Expenses to		Cash Dividends Declared.
					Premiums Received.	Gross Income.	
Virginia (Richmond), ...	$226,837	$172,741	$54,096	$50,508	26.07	22.27	$40,000
Watertown (New York), ...	362,324	350,013	12,311	129,876	39.23	35.73	20,000
Westchester (New York), ...	747,054	720,784	26,270	250,316	35.42	33.51	27,500
Williamsburgh City (New York), . . .	397,780	357,497	40,283	154,740	43.07	38.90	50,000
Totals, ...	$53,012,777	$46,524,796	$6,487,981	$14,057,434	29.95	26.52	$5,141,922

TABLE XI.—*Foreign Fire Insurance Companies (for the year ending Dec. 31, 1875.)*

NAME OF COMPANY.	Cash Capital.	Am't at Risk, Dec. 31, 1875.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1875.	Surplus of Capital, Dec. 31, 1875.	Percentage of Surplus, Dec. 31, '75.	Surplus as regards Policy-holders, Dec. 31, 1874.	Surplus of Capital, Dec. 31, 1874.	Percentage of Surplus, Dec. 31, '74.
Commercial Union, . . .	$1,250,000	$476,135,775	$7,169,183*	$4,338,550	$2,830,633	$1,580,633	126.45	$2,363,986	$1,113,986	89.12
Guardian, ...	5,000,000	–	14,945,990*	8,290,420	6,655,570	1,655,570	33.11	6,441,430	1,441,430	28.83
Hamburg-Bremen, . . .	323,400	117,794,054	1,234,483	628,416	606,067	282,667	87.24	562,332	238,932	73.88
Imperial, ...	3,500,000	448,712,960	7,246,630	1,684,115	5,562,520	2,062,520	58.93	5,029,540	1,529,540	43.70
Lancashire, ...	1,000,000	–	4,013,148*	2,305,527	1,707,621	707,621	70.76	1,199,633	199,633	19.96
Liverp'l and London and Globe,	1,228,200	1,475,553,050	26,040,793*	21,442,532	4,598,260	3,370,060	274.39	3,241,071	2,012,871	163.92
London Assurance, . . .	2,241,375	301,821,980	14,993,465*	9,602,135	5,391,330	2,149,955	95.92	5,389,476	3,148,101	140.45
Northern Assurance, . .	750,000	381,293,500	10,152,860*	7,187,290	2,965,565	2,215,565	295.40	–	–	–
North British and Mercantile, .	1,363,636	–	7,787,675*	2,522,685	5,264,989	3,901,353	286.13	4,462,287	3,098,651	227.23
Queen, ...	900,175	153,372,005	3,922,865*	2,137,775	1,785,040	884,865	98.30	1,609,921	710,746	79.04
Royal, ...	1,592,497	937,686,200	18,779,316*	12,906,992	5,872,324	4,279,827	268.77	4,902,345	3,309,848	207.84
Scottish Commercial, . .	500,000	162,774,059	1,062,037	427,106	634,931	134,931	26.99	697,240	197,240	39.45
Totals, ...	$19,649,283	$4,455,143,583	$117,348,445	$73,473,543	$43,874,850	$23,225,567	118.20	$35,899,261	$17,000,978	89.96

* Inclusive of funds held to credit of Life Department.

TABLE XI.—*Foreign Fire Insurance Companies*—Continued.

NAME OF COMPANY.	Cash Capital.	Am't at Risk, Dec. 31, 1876.	Gross Assets.	Gross Liabilities.	Surplus as regards Policy-holders, Dec. 31, 1876.	Surplus of Capital, Dec. 31, 1876.	Percentage of Surplus, Dec. 31, '76.	Surplus as regards Policy-holders, Dec. 31, 1875.	Surplus of Capital, Dec. 31, 1875.	Percentage of Surplus, Dec. 31, '75.
*Canadian Companies.**										
British America, . . .	$512,463†	$44,656,799	$1,102,555	$431,421	$671,134	$158,672	30.96	$539,877	$133,075	32.71
Royal Canadian, . . .	599,565	98,259,709	1,188,672	686,397	502,274	—97,291	—16.23	701,604	124,784	21.63
Western Assurance, . . .	427,518	44,071,410	1,200,765	430,955	769,809	342,291	80.07	718,734	287,791	66.78
Totals, ...	$1,539,546	$186,987,918	$3,491,992	$1,548,773	$1,943,217	$500,963	32.48	$1,960,215	$545,650	38.57

* For the year ending December 31, 1876.

† Capital increased in 1876.

TABLE XII.—*United States Branches—Foreign Companies. Business of 1876.*

NAME OF COMPANY.	Gross Income.	Gross Expenditures.	Excess of Income.	Expenses.	Ratio of Expenses to		Risks Written.	Premiums Received.	Losses Paid.	Ratio of Loss to	
					Prems. Receiv'd.	Gross Income.				Prems. Receiv'd.	Risks Written.
British America, . .	$413,478	$281,355	$132,123	$110,598	27.94	26.75	$39,391,917	$395,774	$170,757	43.15	.43
Commercial Union, . .	596,877	466,170	130,707	169,957	28.47	28.47	61,336,141	596,877	296,213	49.63	.48
Guardian, ...	138,583	77,631	60,952	37,540	36.56	27.09	23,254,410	102,678	40,091	39.04	.17
Hamburg-Bremen, . .	348,156	236,129	112,027	100,037	30.78	28.73	36,412,664	325,004	136,092	41.87	.37
Imperial, ...	356,168	249,817	106,351	87,237	27.32	24.49	34,434,365	319,313	162,581	50.92	.47
Lancashire, . . .	505,196	443,610	61,586	141,852	28.39	28.08	54,410,495	499,660	301,757	60.39	.55
Liverpool and London and Globe, ...	2,277,806	1,570,326	707,480	666,108	31.37	29.24	278,663,358	2,123,709	904,218	43.57	.32
London Assurance, . .	371,922	264,886	107,036	120,976	34.62	32.53	49,247,238	349,438	143,910	41.18	.29
Northern Assurance, .	341,905	155,072	186,833	81,122	25.46	23.73	34,434,365	318,605	73,950	23.21	.21
No. British and Mercantile,	1,270,592	1,018,164	252,428	367,611	30.79	28.93	126,314,195	1,193,830	650,553	54.50	.52
Queen, ...	924,278	711,215	213,063	264,251	28.61	28.59	85,928,835	923,788	446,964	48.38	.52
Royal, ...	1,665,940	1,188,748	477,192	471,231	30.01	28.29	168,330,556	1,570,476	717,517	45.68	.43
Royal Canadian, . .	908,459	886,897	21,562	339,678	38.61	37.39	91,540,976	879,679	547,219	62.21	.60
Scottish Commercial, .	360,776	283,115	77,661	128,683	39.02	35.67	37,210,326	329,820	154,432	46.82	.42
Western Assurance, . .	439,275	303,201	136,074	116,236	26.99	26.46	42,544,638	430,661	186,965	43.41	.44
Totals, . . .	$10,919,411	$8,136,336	$2,783,075	$3,203,117	30.92	29.34	$1,163,454,479	$10,359,312	$4,933,219	47.62	.42

TABLE XIII.—*Massachusetts Business for 1876.*

MASSACHUSETTS MUTUAL FIRE COMPANIES.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Dep. Notes Received.	Losses Paid.	Losses Incurred.
Abington,	$746,221	$12,791	$25,582	$12,466	$11,702
Annisquam,	81,100	–	5,369	13	–
Arkwright,	8,971,128	77,974	389,871	27,805	27,805
Ashfield,	19,025	53	638	470	–
Attleborough,	281,317	2,295	9,440	35	35
Barnstable,	1,052,439	15,844	30,077	6,791	6,291
Berkshire,	1,067,516	12,918	25,835	11,224	9,307
Boot Manufacturers',	493,125	4,759	9,453	–	–
Boston Manufacturers',	18,146,361	154,722	773,612	61,348	61,348
Bristol County,	506,550	3,240	64,043	10,113	10,106
Cambridge,	1,542,002	20,056	20,056	3,535	4,235
Citizens',	4,881,975	66,552	66,552	36,772	28,574
City,	22,800	426	426	375	375
Cohasset,	40,599	1,030	3,970	525	525
Conway,	895,277	11,470	22,939	16,325	20,169
Cotton and Woolen Manuf.,	372,770	5,040	1,680	1,016	1,016
Dedham,	454,440	6,969	13,802	1,540	2,460
Dorchester,	3,625,893	56,621	56,621	25,438	23,330
Essex,	94,800	2,081	3,277	–	–
Factory,	246,934	2,872	5,745	9	9
Fall River Manufacturers',	3,961,247	36,023	180,114	17,407	17,407
Fitchburg (1st Class),	3,385,286	51,555	51,555	23,444	20,517
Fitchburg (2d Class),	670,987	12,871	12,871	11,042	9,710
Franklin,	1,295,536	14,663	29,327	18,704	17,810
Groveland,	194,465	–	10,652	2,128	2,128
Hampshire,	567,190	7,246	14,491	8,283	8,283
Hingham,	2,701,231	47,762	94,532	23,165	23,165
Home,	600,124	10,943	–	–	1,759
Lowell,	754,026	8,793	26,378	642	642
Lynn,	317,025	4,539	18,156	10	10
Merchants and Farmers',	3,685,280	50,655	50,655	27,506	28,183
Merrimack,	3,397,511	47,739	47,739	26,195	23,461

TABLE XIII.—*Massachusetts Business for 1876*—Continued.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Dep. Notes Received.	Losses Paid.	Losses Incurred.
Middlesex,	$3,630,962	$54,423	$54,423	$20,134	$20,134
Milford,	160,810	1,912	3,909	1,069	1,119
Mill Owners,	2,702,986	25,563	127,814	496	496
Mutual Fire Assurance,	586,350	10,281	20,562	8,515	6,015
Mutual Protection,	273,010	3,277	3,464	667	667
Newburyport,	94,250	1,113	2,227	25	25
Norfolk,	2,634,748	44,280	86,441	20,138	22,617
Quincy,	7,030,360	99,321	99,321	21,902	21,163
Salem,	567,625	8,654	11,924	20	20
Salisbury and Amesbury,	38,550	312	3,118	–	–
Saugus,	911,400	–	110,896	1,270	1,272
South Danvers,	171,575	3,716	7,432	1,069	1,069
Traders and Mechanics',	3,688,341	53,984	53,984	14,295	15,295
Westfield,	167,935	2,220	4,424	678	678
Westford,	93,820	842	1,684	56	56
West Newbury,	181,287	–	10,259	83	83
Weymouth and Braintree,	389,790	6,081	12,161	7,110	5,311
Whately,	250	1	23	–	–
Worcester Manufacturers',	7,500,208	66,678	333,389	32,047	32,047
Worcester Mutual,	6,997,959	106,453	209,716	34,787	32,131
Totals,	$102,894,396	$1,239,613	$3,222,629	$538,687	$520,560

MASSACHUSETTS MUTUAL MARINE AND FIRE-MARINE COMPANIES.

Fire Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Boylston Mutual,	$7,933,920	$57,857	$14,207	$18,016
New England Mutual,	943,358	8,640	2,264	2,264
Totals,	$8,877,278	$66,497	$16,471	$20,280

TABLE XIII.—*Massachusetts Business for 1876*—Continued.

Marine Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Atlantic Mutual Fire and Marine,	$522,181	$29,451	$10,576	$13,389
Boylston Mutual,	15,943,018	176,607	130,282	171,052
China Mutual,	19,745,295	485,723	236,908	205,908
Commercial Mutual,	–	–	5,867	–
Gloucester Mutual Fishing,	–	–	–	–
India Mutual,	3,586,079	143,074	89,182	84,682
New England Mutual,	6,599,637	221,784	161,353	177,353
Union Mutual Marine,	–	–	41,420	10,000
Totals,	$46,396,210	$1,056,639	$675,588	$662,384

MASSACHUSETTS JOINT-STOCK COMPANIES.

Fire Business.

Alliance,	$4,959,285	$54,584	$14,671	$14,691
American,	4,023,878	31,118	1,309	1,309
Commonwealth,	6,884,329	58,986	11,042	8,948
Dwelling-House,	1,797,813	15,262	5,653	5,653
Eliot,	3,387,914	43,730	9,774	10,219
Faneuil Hall,	2,569,130	32,628	7,178	7,178
Firemen's Fire,	6,645,003	80,734	25,637	30,672
First National Fire,	4,231,397	69,076	26,565	31,460
Franklin of Boston,	3,801,234	40,035	29,373	31,579
Globe,	2,101,282	29,850	14,345	13,079
Gloucester Fire,	2,796,549	42,872	30,306	28,965
Manufacturers' Fire and Marine,	10,707,182	130,009	76,310	81,310
Mercantile Marine,	4,297,245	25,545	2,627	1,220
Neptune,	6,144,671	69,160	20,918	22,168
North American,	3,549,781	31,024	5,082	5,082
Prescott,	4,002,134	45,574	14,489	14,615
Revere Fire,	3,647,930	38,276	4,678	4,678
Shawmut,	2,078,661	29,223	11,035	14,163
Shoe and Leather,	7,009,334	67,182	21,627	22,937
Springfield Fire and Marine,	9,339,220	116,964	57,507	48,018
Traders and Mechanics',	2,247,500	29,414	9,203	9,403
Washington,	4,867,599	47,281	15,922	14,832
Totals,	$91,089,071	$1,128,527	$415,251	$422,179

TABLE XIII.—*Massachusetts Business for 1876*—Continued.

Marine and Inland Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
American,	$4,954,173	$102,569	$73,658	$78,126
Beverly,	18,300	1,631	-	-
Boston Marine,	12,080,446	471,598	185,546	220,380
Equitable Marine,	310,319	17,016	11,033	7,147
Gloucester Fire,	243,555	8,952	5,583	7,511
Manufacturers' Fire and Marine,	10,304,295	132,040	139,797	170,997
Mercantile Marine,	5,220,201	62,163	44,993	25,262
Neptune,	3,309,227	99,131	89,634	106,884
Salem Marine,	3,437,666	81,356	56,556	67,403
Shoe and Leather,	5,532,409.	128,630	63,305	80,100
Totals,	$45,410,591	$1,105,086	$670,105	$763,810

COMPANIES OF OTHER STATES.

Fire Business.

Ætna (Hartford, Conn.),	$19,754,403	$235,084	$163,384	$166,863
Ætna (New York),	609,915	9,265	1,593	2,093
Amazon (Ohio),	3,427,856	50,214	38,823	37,344
American (Newark, N. J.),	832,190	7,595	2,736	2,736
American Central (Missouri),	1,903,811	30,140	23,316	16,686
American Fire (Philadelphia),	2,509,892	24,994	10,825	10,825
Amity (New York),	164,300	1,033	2,223	2,223
Arctic (New York),	215,793	3,529	2,613	2,613
Atlantic (Brooklyn, N. Y.),	2,919,476	27,290	15,859	9,701
Atlantic Fire and Marine (Providence),	879,011	9,677	3,722	2,201
Atlas (New York),	2,682,018	36,551	19,047	17,770
Buffalo (Buffalo, N. Y.),	1,123,508	14,249	5,195	5,195
Buffalo German (Buffalo, N. Y.),	1,513,722	11,762	3,828	5,928
Citizens' (Newark, N. J.),	1,922,977	28,342	33,329	35,958
Citizens' (New York),	862,804	7,270	3,827	3,822
Citizens' (St. Louis, Mo.),	778,127	14,075	17,662	11,165
City Fire (New York),	873,535	5,434	248	248
Clinton (New York),	1,923,198	12,415	8,308	8,346
Columbia (New York),	671,160	5,955	3,959	4,459
Commerce (Albany, N. Y.),	496,707	5,972	3,672	3,597

TABLE XIII.—*Massachusetts Business for 1876*—Continued.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Commerce Fire (New York),	$514,927	$5,248	$2,126	$2,126
Commercial Fire (New York),	1,439,661	17,981	2,760	5,260
Connecticut (Hartford, Conn.),	4,571,380	54,374	20,444	19,875
Continental (New York),	5,120,284	54,974	36,904	35,008
Delaware Mutual (Philadelphia),	4,469,369	23,155	456	456
Enterprise (Cincinnati, O.),	705,931	9,462	1,026	3,526
Equitable (Nashville, Tenn.),	689,592	11,938	12,144	8,602
Equitable Fire and Marine (Providence),	1,923,234	21,687	6,905	6,550
Exchange (New York),	1,492,200	12,990	3,236	3,236
Fairfield (Connecticut),	1,245,409	14,773	9,888	12,321
Farragut (New York),	249,270	2,748	1,830	1,830
Fire Association (Philadelphia),	7,862,014	106,991	45,591	51,453
Firemen's (Newark, N. J.),	918,873	7,340	1,903	1,903
Firemen's (New York),	472,025	2,816	–	–
Firemen's (Dayton, Ohio),	452,569	5,000	1,350	1,350
Fireman's Fund (California),	1,896,942	20,473	10,205	9,172
Franklin (New York),	317,780	4,295	–	–
Franklin (Pennsylvania),	5,964,526	76,207	44,190	44,190
Germania (Newark, N. J.),	1,289,081	17,655	10,075	10,075
Germania (New York),	1,736,779	19,166	2,269	2,287
German American (New York),	4,455,043	49,170	37,068	38,946
Girard (Philadelphia),	1,936,243	17,867	15,496	16,996
Glen's Falls (Glen's Falls, N. Y.),	932,064	11,069	938	930
Guaranty (New York),	743,714	9,416	6,823	6,961
Guardian (New York),	1,063,000	5,953	2,722	2,722
Hanover (New York),	4,320,892	48,838	27,952	20,260
Hartford (Hartford, Conn.),	12,230,750	103,551	44,885	55,596
Hoffman (New York),	1,401,386	16,803	4,826	6,426
Home (Columbus, Ohio),	967,415	14,211	7,010	7,010
Home (Newark, N. J.),	636,817	6,452	2,575	2,575
Home (New York),	13,206,669	145,062	83,673	69,691
Howard (New York),	885,952	7,533	753	753
Humboldt (Newark, N. J.),	1,151,152	20,423	13,466	18,293
Insurance Co. of No. America (Penn.),	10,091,252	120,097	40,796	45,628
Insurance Co. of State of Pennsylvania,	747,388	9,674	5,546	5,546

TABLE XIII.—*Massachusetts Business for 1876*—Continued.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Irving (New York),	$507,845	$5,286	$4,732	$4,732
Lamar (New York),	963,721	10,434	5,972	5,972
Lorillard (New York),	1,920,214	11,760	3,378	3,378
Manayunk (Philadelphia),	530,440	5,804	210	210
Manhattan (New York),	3,445,605	40,132	21,134	21,916
Manufacturers' (Newark, N. J.),	1,033,026	11,881	9,605	6,311
Mercantile (Cleveland, O.),	696,602	5,396	1,928	1,928
Mercantile (New York),	665,669	2,378	75	75
Merchants' (Newark, N. J.),	3,480,981	35,029	9,438	9,438
Merchants' (New York),	711,412	4,555	69	69
Merchants' (Providence, R. I.),	2,432,843	30,849	18,616	17,283
Meriden,	1,650,909	22,702	17,642	9,892
National (Hartford, Conn.),	2,965,179	29,829	19,051	18,981
National (New York),	1,140,015	10,506	4,768	4,768
Newark City (New Jersey),	1,244,804	18,347	11,518	13,954
New Hampshire,	3,701,067	42,406	21,239	20,533
New York City,	243,347	1,765	–	–
New York and Boston (New York),	86,067	1,000	–	–
Niagara (New York),	3,566,953	32,839	8,201	6,929
Northern (Watertown, N. Y.),	728,528	9,967	2,735	2,421
North-Western National (Wisconsin),	1,640,602	15,312	6,062	1,513
Orient (Hartford, Conn.),	2,453,377	28,528	19,582	13,463
Pacific (New York),	2,073,418	17,242	5,016	5,016
Park (New York),	170,000	860	–	–
Paterson (Paterson, N. J.),	2,468,123	36,769	33,524	37,441
Pennsylvania,	4,706,462	61,047	16,792	16,792
Peoples' (Newark, N. J.),	2,148,175	28,093	8,804	8,553
Peoples' (Trenton, N. J.),	3,157,961	32,363	11,925	15,286
Phenix (Brooklyn, N, Y.),	7,392,063	73,858	25,089	23,639
Philadelphia,	827,036	12,305	9,253	11,963
Phœnix (Hartford, Conn.),	5,750,722	66,631	47,050	43,801
Providence Washington (Rhode Island),	3,614,010	44,182	16,611	16,162
Reading (Pennsylvania),	222,460	2,933	–	–
Relief (New York),	1,155,329	11,366	4,513	4,313
Resolute (New York),	385,729	4,063	641	641

TABLE XIII.—*Massachusetts Business for 1876*—Continued.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Richmond Fire Association (Virginia),	$672,445	$8,801	$4,662	$4,662
Ridgewood (New York),	1,001,296	8,626	2,901	2,843
Rochester German (Rochester, N. Y.),	2,417,241	21,413	9,031	9,031
Roger Williams (Providence, R. I.),	2,181,398	30,898	19,084	17,603
Safeguard (New York),	355,812	2,626	381	381
Security (New Haven, Conn.),	1,754,711	19,807	6,258	9,100
Standard (New York),	665,673	6,088	2,425	1,261
Standard (Trenton, N. J.),	1,692,018	28,124	20,498	22,578
Star (New York),	728,517	5,327	1,040	1,040
St. Joseph Fire and Marine (Missouri),	1,526,585	19,409	10,909	7,501
St. Louis (Missouri),	692,275	13,189	9,270	7,363
St. Nicholas (New York),	1,093,450	9,060	8,078	8,078
St. Paul Fire and Marine (Minnesota),	1,704,010	26,076	22,211	17,135
Sun (Philadelphia),	818,063	9,542	4,672	5,672
Toledo (Ohio),	231,818	3,092	–	–
Trade (Camden, N. J.),	484,560	6,850	–	–
Traders' (Chicago, Ill.),	1,138,283	8,311	6,060	5,200
Union Marine and Fire (Texas),	473,826	8,112	5,465	6,715
Virginia,	324,670	3,018	4,803	3,840
Watertown (New York),	3,990,547	28,577	19,235	21,235
Westchester (Westchester, N. Y.),	7,216,436	65,004	48,640	44,291
Williamsburgh City (New York),	808,735	7,479	3,380	3,380
Totals,	$98,361,283	$1,080,366	$560,094	$532,200

Marine and Inland Business.

Amazon,	$36,327	$202	–	–
Atlantic Mutual,	9,208,500	208,256	$154,049	$154,049
Delaware Mutual,	18,370,752	274,935	124,490	157,578
Great Western,	5,533,444	37,457	6,582	6,582
Insurance Company of No. America,	41,569,061	297,158	222,519	222,519
Mercantile Mutual,	3,674,196	57,247	55,109	55,109
North-Western National,	546,015	5,334	10,006	7,948
Orient Mutual,	498,809	5,354	19,311	19,311
Pacific Mutual,	2,792,039	40,505	32,647	32,647
St. Paul,	26,650	296	–	–
Totals,	$82,255,793	$926,744	$624,713	$655,743

TABLE XIII.—*Massachusetts Business for 1876*—Concluded.

FOREIGN COMPANIES.

Fire Business.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Paid.	Losses Incurred.
Commercial Union,	$3,680,211	$49,021	$18,360	$20,646
Guardian,	2,112,823	14,640	3,961	3,961
Hamburg-Bremen,	1,937,360	12,196	1,152	1,152
Imperial,	2,599,559	34,290	6,169	7,169
Lancashire,	4,417,284	50,547	16,701	14,529
Liverpool and London and Globe,	14,215,438	138,016	16,830	20,265
London Assurance,	2,748,875	26,821	10,191	10,191
Northern,	2,599,559	34,289	3,536	4,536
North British and Mercantile,	9,887,893	111,993	89,640	78,320
Queen,	5,751,023	71,041	26,817	30,723
Royal,	13,135,230	159,654	69,411	73,111
Scottish Commercial,	4,222,805	48,878	20,546	20,546
Totals,	$67,308,060	$651,386	$283,314	$285,149

CANADIAN COMPANIES.

Fire Business.

British America,	$2,508,361	$29,043	$13,318	$18,439
Royal Canadian,	7,375,374	98,083	43,389	48,895
Western,	2,239,469	37,035	7,910	9,070
Totals,	$12,123,204	$164,161	$64,617	$76,404

Marine and Inland Business.

Royal Canadian,	$205,133	$4,605	$3,644	$3,644

Statement of the Receipts and Expenditures of the Insurance Department, for the year ending December 31, 1876.

[Made pursuant to Chapter 267, section 9, Acts of 1867.]

RECEIPTS.

Compensation for valuation of life insurance policies,	$19,152 97
License fees, filing statements, certificates, etc.,	21,032 51
	$40,185 48

EXPENDITURES.		
Stephen H. Rhodes, salary,	$3,344 45	
George H. Long, Deputy, from April 1,	1,913 89	
Benj. C. Dean, Deputy, to March 21,	669 36	
		$5,927 70
CLERKS.		
Fred'k L. Cutting, first clerk,	$1,865 55	
James G. Bovey, second clerk,	1,565 55	
Herbert Morissey,	1,265 57	
		4,696 67
EXTRA CLERKS AND ACTUARIES.		
C. E. Weis,	$735 00	
M. L. McMann,	850 00	
A. N. Tenney,	850 00	
C. L. Sawyer,	833 17	
A. M. Hawes,	850 00	
E. L. Johnson,	845 00	
S. J. P. Leeds,	850 00	
M. A. Swan,	850 00	
E. F. Rhodes,	849 00	
H. A. Pierce,	850 00	
M. A. Allen,	826 67	
I. M. Heath,	700 00	
E. W. Cushman,	685 24	
S. H. Rhodes,	983 33	
T. G. Weld,	500 00	
		12,057 41
GENERAL EXPENSES.		
Postage,	$376 06	
Printing and binding,	495 86	
Blank and record books,	91 90	
Type writer,	115 63	
Envelopes and paper,	103 50	
Newspapers and insurance publications,	42 80	
Schedules and receipts,	169 50	
Pens, pencils, etc.,	36 59	
Post-office box,	16 00	
Directory,	5 00	
Seals,	2 05	
Amounts carried forward,	$1,454 89	$22,681 78

EXPENDITURES—*Continued.*

Amounts brought forward,	$1,454 89	$22,681 78
Express and telegrams,	70 45	
Advertising,	2 50	
Travelling expenses,	130 71	
1,000 list of companies,	32 00	
Arithmometer,	240 00	
Miscellaneous,	8 25	
		1,938 80
		$24,620 58

RECAPITULATION.

Expended in Life Department,	$14,766 91
Expended in Fire and Marine Department,	9,853 67
	$24,620 58
Department fees collected and paid into state treasury,	40,185 48
Surplus accrued to Commonwealth,	$15,564 90

MASSACHUSETTS MUTUAL
FIRE INSURANCE COMPANIES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1876.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ABINGTON MUTUAL FIRE INSURANCE COMPANY, ABINGTON.

[Incorporated May 30, 1856. Commenced business June 15, 1857.]

BAXTER COBB, *President.* *Secretary*, FREEMAN P. HOWLAND.

Office at Abington.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$3,700 00	$4,153 75
Chicago city sewerage bonds, 7s,	1,000 00	1,075 00
" " river improvement bonds, 7s,	1,000 00	1,075 00
" " school bonds, 7s,	1,000 00	1,075 00
Toledo " water works bonds, 8s,	1,000 00	1,085 00
10 shares State Nat'l Bank, Boston,	1,000 00	1,120 00
10 " Nat'l Hide and Leather Bank, Boston,	1,000 00	1,082 50
10 " Globe Nat'l Bank, Boston,	1,000 00	1,200 00
15 " City Nat'l Bank, Boston,	1,500 00	1,740 00
10 " Old Boston Nat'l Bank, Boston,	500 00	712 50
6 " Nat'l Bank of Republic, Boston,	600 00	790 50
5 " Nat'l Webster Bank, Boston,	500 00	508 75
15 " Metropolitan Nat'l Bank, Boston,	1,500 00	1,372 50
15 " Middlesex Central Railroad,	1,500 00	1,425 00
Union Pacific Railroad bond, 6s,	1,000 00	1,035 00
14 shares Northern Pacific Railroad, pref'd,	1,400 00	140 00
Eastern Railroad bond, 7s,	1,000 00	517 50
Mansfield and Framingham Railroad bonds,	1,000 00	850 00
Joint note of trustees of Puritan Lodge,	–	670 00
" " of New Jerusalem Church,	–	300 00
" " of Union Calvinistic Society,	–	618 80
		$22,546 80

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$500 00	
Loans on mortgage of real estate (first liens),	4,925 00	
Stocks, bonds, etc., as per schedule,	22,546 80	
Cash in the office of the company,	219 18	
deposited in the Abington Nat'l Bank,	1,524 74	
Premiums in course of collection (net),	1,922 39	
Interest due and accrued,	442 19	
Office furniture, safe and fixtures, $125 00		
Gross Assets,		$32,080 30

Liabilities.

Owing for borrowed money, secured by U. S. 5-20 bonds,	$2,500 00	
Unearned premiums on outstanding risks,	19,987 16	
Dividends of profits unpaid on terminated policies,	273 92	
Rents, salaries, office, agency and incidental expenses,	125 00	
Gross Liabilities,		$22,886 08
Surplus,		$9,194 22

Income.

Gross cash premiums received during the year,	$13,214 44	
Deduct return premiums and re-insurance,	626 83	
Net cash premiums received,		$12,587 61
Received for interest on mortgages,		304 64
for interest from all other sources,		1,177 54
for rents,		26 00
Deposit notes received during the year,	$26,048 92	
Gross Cash Income,		$14,095 79

Expenditures.

Gross amount paid for losses during the year,	$12,465 35
Paid for brokerage and commissions,	1,865 17
for salaries and fees of officers and employés,	991 61
for interest on borrowed money,	32 83
for state and local taxes,	129 37
for profits or surplus on terminated policies,	1,854 94
for rents,	25 00
for office, agency and incidental expenses,	392 06
Gross Cash Expenditures,	$17,756 33

Miscellaneous.

Risks outstanding December 31, 1875,	$2,115,440 00	
written during 1876,	755,891 00	
Total,		$2,871,331 00
Risks terminated during 1876,		676,815 00
Net amount in force December 31, 1876,		$2,194,516 00
Deposit notes received on outstanding risks,		80,110 14
Losses incurred during the year,		11,702 02

Percentage of profits or surplus returned during 1876, 10–20–30 per cent.
Highest rate of interest received during the year, 9 per cent.
Highest rate paid, 4 per cent.

ANNISQUAM MUTUAL FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated March 11, 1847. Commenced business December 28, 1847.]

NATHANIEL DULEY, *President.* *Secretary*, JAMES S. JEWETT.

Office at Gloucester.

[Note.—This Company charges a cash premium adequate for expenses only, and relies upon assessments on deposit notes to pay losses.]

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$200 00	$227 50
Personal loan,	–	1,375 00
		$1,602 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$475 00	
Stock, bonds, etc., as per schedule,	1,602 50	
Cash in the office of the company,	489 55	
deposited in various savings banks,	3,157 19	
Interest due and accrued,	116 39	
Office safe,	$85 00	
Gross Assets,		$5,840 63

INCOME.

Received for interest on mortgages,	$26 25
for interest from all other sources,	13 43
from all other sources; viz., policy fees, $106; expense assessments, $412.43,	518 43
Gross Cash Income,	$558 11

EXPENDITURES.

Gross amount paid for losses during the year,	$13 34
Paid for brokerage and commissions,	29 00
for salaries and fees of officers and employés,	250 00
for state and local taxes,	5 75
for office, agency and incidental expenses,	15 50
Gross Cash Expenditures,	$313 59

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$364,465 00	
written during 1876,	81,100 00	
Total,		$445,565 00
Risks terminated during 1876,		92,110 00
Net amount in force December 31, 1876,		$353,455 00
Deposit notes received on outstanding risks,		24,712 80

Highest rate of interest received during the year, 7 per cent.

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February 8, 1860. Commenced business October 1, 1860.]

WALDO HIGGINSON, *President.* *Secretary*, EDWARD H. SPRAGUE.

Office, No. 70 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 10-40 bonds, 5s,	$10,000 00	$11,300 00
" " bonds, 6s,	10,000 00	11,362 50
Massachusetts gold bonds, 5s,	14,000 00	15,680 00
Maine bonds, 6s,	10,000 00	11,100 00
Cambridge city bonds, 6s,	10,000 00	10,600 00
Providence city gold bonds, 5s,	10,000 00	10,700 00
Boston city gold bonds, 5s,	10,000 00	11,100 00
Boston city gold bonds, coupon,	5,000 00	5,300 00
Brookline town bonds, 6s,	10,000 00	10,700 00
Boston and Maine Railroad bonds, 7s,	10,000 00	11,000 00
Fitchburg Railroad bonds, 7s,	10,000 00	11,200 00
Old Colony Railroad bonds, 7s, 1894,	10,000 00	11,000 00
Boston and Albany Railroad bonds, 7s,	10,000 00	11,300 00
Conn. River Railroad mortgage bonds, 6s,	6,000 00	6,000 00
Corporation notes, indorsed,	–	9,866 67
		$158,209 17

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$158,209 17	
Cash in the office of the company,	52 04	
deposited in the New England Trust Co.,	1,000 00	
deposited in the Columbian Nat'l Bank,	1,735 52	
Interest due and accrued,	2,965 12	
Gross Assets,		$163,961 85

LIABILITIES.

Unearned premiums on outstanding risks,	$90,557 41	
State and local taxes, due or accrued,	342 34	
Gross Liabilities,		90,899 75
Surplus,		$73,062 10

INCOME

Gross cash premiums received during the year,	$183,490 36	
Deduct return premiums and re-insurance,	2,996 12	
Net cash premiums received,		$180,494 24
Received for interest from all sources,		8,512 65
Deposit notes received during the year,	$917,451 80	
Gross Cash Income,		$189,006 89

EXPENDITURES.

Gross amount paid for losses during the year,	$42,468 06
Paid for salaries and fees of officers and employés,	9,500 00
for state and local taxes,	1,794 36
for profits or surplus on terminated policies,	115,764 96
for rents,	1,111 21
for office, agency and incidental expenses,	1,436 59
Gross Cash Expenditures,	$172,075 18

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$19,421,079 00	
written during 1876,	20,400,895 00	
Total,		$39,821,974 00
Risks terminated during 1876,		19,692,678 00
Net amount in force December 31, 1876,		$20,129,296 00
Deposit notes received on outstanding risks,		905,574 10
Losses incurred during the year,		42,591 79

Percentage of profits or surplus returned during 1876, 66¼ per cent.
Average rate to date, 65⅘ per cent.
Highest rate of interest received during the year, 7 per cent.

ASHFIELD MUTUAL FIRE INSURANCE COMPANY, ASHFIELD.

[Incorporated June 4, 1873. Commenced business July 19, 1873.]

HENRY S. RANNEY, *President.* *Secretary*, ALMON E. BRONSON.

Office at Ashfield.

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash in the office of the Company,	$68 64	
Gross Assets,		$68 64

INCOME.

Gross cash premiums received during the year,		$48 14
Received from assessments on deposit notes,		153 93
Deposit notes received during the year,	$638 03	
Gross Cash Income,		$202 07

EXPENDITURES.

Gross amount paid for losses during the year,	$469 50
Paid for salaries and fees of officers and employés,	14 00
for state and local taxes,	26
Gross Cash Expenditures,	$483 76

MISCELLANEOUS.

Risks outstanding December 31, 1876,	$160,267 00
Deposit notes received on outstanding risks,	5,387 62
Losses incurred during the year,	469 50
Assessments laid on deposit notes,	153 93

ATTLEBOROUGH MUTUAL FIRE INSURANCE COMPANY, ATTLEBOROUGH.

[Incorporated 1845. Commenced business 1845.]

JOSEPH W. CAPRON, *President.* *Secretary*, HORATIO N. RICHARDSON.

Office, Park Street.

SUMMARY OF ASSETS, DECEMBER 31, 1876.

School district note,	$1,936 00	
Cash in the office of the company,	58 89	
deposited in various savings banks,	8,036 80	
Premiums in course of collection (net),	472 30	
Gross Assets,		$10,503 99

LIABILITIES.

Unearned premiums on outstanding risks,	$4,212 52	
Gross Liabilities,		4,212 52
Surplus,		$6,291 47

INCOME.

Gross cash premiums received during the year,	$2,360 04	
Deduct return premiums and re-insurance,	64 95	
Net cash premiums received,		$2,295 09
Received from assessments on deposit notes,		252 73
Deposit notes received during the year,	$9,440 27	
Gross Cash Income,		$2,547 82

EXPENDITURES.

Gross amount paid for losses during the year,	$35 00
Paid for salaries and fees of officers and employés,	260 00
for state and local taxes,	21 41
for office, agency and incidental expenses,	34 50
Gross Cash Expenditures,	$350 91

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$926,951 00	
written during 1876,	281,317 00	
Total,		$1,208,268 00
Risks terminated during 1876,		270,825 00
Net amount in force December 31, 1876,		$937,443 00
Deposit notes received on outstanding risks,		33,491 51
Losses incurred during the year,		35 00

Highest rate of interest received during the year, 7 per cent.

BARNSTABLE COUNTY MUTUAL FIRE INSURANCE COMPANY, YARMOUTH PORT.

[Incorporated March 2, 1833. Commenced business August 1, 1833.]

DAVID K. AKIN, *President.* *Secretary*, GEORGE OTIS.

Office at Yarmouth Port.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States registered bonds,	$17,000 00	$18,615 00
Maine state bonds,	2,500 00	2,750 00
Fall River city bonds,	1,000 00	1,060 00
Sheboygan city bonds, Wis.,	750 00	500 00
50 shares First Nat'l Bank, Yarmouth,	5,000 00	7,250 00
30 " Tremont Nat'l Bank, Boston,	3,000 00	3,315 00
10 " Falmouth Nat'l Bank, Falmouth,	1,000 00	1,150 00
15 " Nat'l Bank of Redemption, Boston,	1,500 00	2,175 00
4 " Massachusetts Nat'l Bank, Boston,	1,000 00	1,215 00
15 " Atlas Nat'l Bank, Boston,	1,500 00	1,710 00
8 " Shawmut Nat'l Bank, Boston,	800 00	960 00
20 " Nat'l Bank of Commerce, Boston,	2,000 00	2,300 00
5 " Nat'l Bank of Republic, Boston,	500 00	655 00
20 " Everett Nat'l Bank, Boston,	2,000 00	2,380 00
14 " Globe Nat'l Bank, Boston,	1,400 00	1,701 00
63 " Old Colony Railroad,	6,300 00	6,489 00
Chicago, Danville and Vin. Railroad bonds,	5,000 00	500 00
Iowa Falls and Sioux City Railroad bonds,	2,000 00	1,700 00
Union Pacific Railroad (1st mort.) bonds,	5,000 00	5,150 00
Burlington, C. R. and Minn. Railroad bonds,	1,000 00	390 00
Union Pacific land grant bonds,	3,000 00	3,030 00
Personal loans,	–	6,774 35
		$71,769 35

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
3 shares Mashpee Manufacturing Company,	$495 00	$450 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$175 00	
Stocks, bonds, etc., as per schedule,	71,769 35	
Loans on collateral security, as per schedule,	450 00	
Cash deposited in the First Nat'l Bank,	278 23	
deposited in various savings banks,	4,000 00	
Interest due and accrued,	1,373 11	
Office furniture, $50 00		
safes, 200 00		
	$250 00	
Gross Assets,		$78,045 69

LIABILITIES.

Claimed and reported losses, not adjusted,	$150 00	
Unearned premiums on outstanding risks,	34,124 62	
State and local taxes, due or accrued,	33 54	
Gross Liabilities,		$34,308 16
Surplus,		$43,737 53

INCOME.

Gross cash premiums received during the year,		$15,844 44
Received for interest on mortgages,		18 38
for interest from all other sources,		4,622 29
Deposit notes received during the year,	$30,077 36	
Gross Cash Income,		$20,485 11

EXPENDITURES.

Gross amount paid for losses during the year,	$6,790 81
Paid for salaries and fees of officers and employés,	2,205 00
for state and local taxes,	150 80
for profits or surplus on terminated policies,	10,180 09
for rents,	100 00
for office, agency and incidental expenses,	539 93
Gross Cash Expenditures,	$19,966 63

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$5,008,295 00	
written during 1876,	1,052,439 00	
Total,		$6,060,734 00
Risks terminated during 1876,		905,719 00
Net amount in force December 31, 1876,		5,155,015 00
Deposit notes received on outstanding risks,		136,498 48

Losses incurred during the year, ... $6,290 81
Percentage of profits or surplus returned during 1876, 80 per cent.
Average rate to date, 89½ per cent.
Highest rate of interest received during the year, 7 per cent.

BERKSHIRE MUTUAL FIRE INSURANCE COMPANY, PITTSFIELD.

[Incorporated March, 1835. Commenced business August, 1835.]

JOHN C. WEST, *President.* *Secretary*, ALBERT B. ROOT.

Office, No. 40 North Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, ...	$8,000 00	$9,103 40
29 shares Pittsfield Nat'l Bank, ...	2,900 00	3,915 00
Boston and Albany Railroad bonds, . . .	3,000 00	3,510 00
25 shares New York Central and H. R. R. R., .	2,500 00	2,550 00
Western Union Telegraph Company bonds, .	4,000 00	4,160 00
Personal loans, ...		24,905 00
		$48,143 40

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
15 shares First Nat'l Bank, Adams, . . .	$1,875 00	$1,300 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule, . . .	$48,143 40	
Loans on collateral security, as per schedule, .	1,300 00	
Cash in the office of the company, . . .	232 84	
deposited in the Pittsfield Nat'l Bank, .	647 51	
Premiums in course of collection (net), . .	1,781 42	
Interest due and accrued, ...	724 03	
Office furniture, ... $996 25		
Gross Assets, ...		$52,829 20

LIABILITIES.

Claimed and reported losses, not adjusted, .	$83 62	
Unearned premiums on outstanding risks, .	33,311 99	
Dividends of profits unpaid on terminated policies, ...	50 00	
State and local taxes, due or accrued, . .	38 53	
Rents, salaries, office, agency and incidental expenses, ...	131 25	
Gross Liabilities, ...		33,615 39
Surplus, ...		$19,213 81

INCOME.

Gross cash premiums received during the year,	$12,917 62	
Deduct return premiums and re-insurance,	716 76	
Net cash premiums received,		$12,200 86
Received for interest from all sources,		3,848 15
Deposit notes received during the year,	$25,835 24	
Gross Cash Income,		$16,049 01

EXPENDITURES.

Gross amount paid for losses during the year,	$11,223 91
Paid for brokerage and commissions,	1,463 21
for salaries and fees of officers and employés,	1,332 82
for interest on borrowed money,	24 00
for state and local taxes,	146 10
for profits or surplus on terminated policies,	3,014 07
for rents,	300 00
for office, agency and incidental expenses,	836 85
Gross Cash Expenditures,	$18,340 96

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$5,298,666 27	
written during 1876,	1,067,515 67	
Total,		$6,366,181 94
Risks terminated during 1876,		1,046,869 00
Net amount in force December 31, 1876,		$5,319,312 94
Deposit notes received on outstanding risks,		133,814 68
Losses incurred during the year,		9,307 53

Percentage of profits or surplus returned during 1876, 25 per cent.
Average rate to date, 60 per cent.
Highest rate of interest received during the year, $7\frac{3}{10}$ per cent.
Highest rate paid, 6 per cent.

BOOT MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated August 31, 1876. Commenced business September 1, 1876.]

C. A. GRINNELL, *President.* *Secretary*, T. F. BOYNTON.

Office, No. 40 Water Street.

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash in the office of the company,	$112 71	
deposited in Nat'l Bank of Redemption,	2,431 25	
Premiums in course of collection (net),	907 57	
Gross Assets,		$3,451 53

LIABILITIES.

Unearned premiums on outstanding risks,	$2,527 01	
Rents, salaries, office, agency and incidental expenses,	257 69	
Gross Liabilities,		$2,784 70
Surplus,		$666 83

INCOME.

Gross cash premiums received during the year,	$4,221 45	
Deduct return premiums and re-insurance,	75 00	
Net cash premiums received,		$4,146 45
Deposit notes received during the year,	$9,993 04	
Gross Cash Income,		$4,146 45

EXPENDITURES.

Paid for brokerage and commissions,	$78 51
for salaries and fees of officers and employés,	1,188 30
for office, agency and incidental expenses,	335 68
Gross Cash Expenditures,	$1,602 49

MISCELLANEOUS.

Risks written during 1876,	$535,625 00
terminated during 1876,	10,000 00
Net amount in force December 31, 1876,	$525,625 00
Deposit notes received on outstanding risks,	9,993 04

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated March 15, 1850. Commenced business October 14, 1850.]

EDWARD E. MANTON, *President.* *Secretary*, WILLIAM B. WHITING.

Office, No. 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par Value.	Market Value.
Brookline town bonds, 7s,	$20,000 00	$23,000 00
Boston city bonds, 6s,	30,000 00	31,950 00
Cambridge city bonds, 6s,	25,000 00	27,625 00
Lawrence city bonds, 6s,	35,000 00	37,625 00
Holyoke city bonds, 6s,	10,000 00	10,750 00
Manchester city bonds, 6s,	20,000 00	20,800 00
Lynn city bonds, 6s,	30,000 00	32,550 00
Somerville city bonds, 6½s,	75,000 00	78,900 00
Corporation notes, secured,	–	53,000 00
		$316,200 00

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$316,200 00	
Cash in the office of the company,	261 54	
deposited in the New England Nat'l B'k,	18,241 13	
Premiums in course of collection (net),	271 80	
Interest due and accrued,	6,205 25	
Office furniture,	$1,000 00	
Gross assets,		$341,179 72

Liabilities.

Unearned premiums on outstanding risks,	$177,247 91	
State and local taxes, due or accrued,	183 68	
Gross Liabilities,		$177,431 59
Surplus,		$163,748 13

Income.

Gross cash premiums received during the year,	$356,003 27	
Deduct return premiums and re-insurance,	5,552 54	
Net cash premiums received,		$350,450 73
Received for interest from all sources,		24,013 41
Deposit notes received during the year,	$1,780,016 35	
Gross Cash Income,		$374,464 14

Expenditures.

Gross amount paid for losses during the year,	$91,192 10
Paid for salaries and fees of officers and employés,	20,000 00
for state and local taxes,	782 83
for profits or surplus on terminated policies,	264,159 57
for rents,	2,215 00
for office, agency and incidental expenses,	6,772 87
Gross Cash Expenditures,	$385,122 37

Miscellaneous.

Risks outstanding December 31, 1875,	$39,091,279 00	
written during 1876,	41,574,279 00	
Total,		$80,665,558 00
Risks terminated during 1876,		39,112,058 00
Net amount in force December 31, 1876,		$41,553,500 00
Deposit notes received on outstanding risks,		1,772,479 10
Losses incurred during the year,		89,416 48

Percentage of profits or surplus returned during 1876, $79\frac{2}{100}$.
Average rate to date, $66\frac{57}{100}$ per cent.
Highest rate of interest received during the year, 7 per cent.

BRISTOL COUNTY MUTUAL FIRE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated February 13, 1829. Commenced business July 4, 1829.]

WM. H. TAYLOR, *President.* *Secretary*, GEO. N. ALDEN.

Office, No. 44 North Water Street.

[NOTE.—Policies are all issued for seven years; the premium is secured by notes assessable as required, and five per cent. on the notes is received in cash when the policy is issued.]

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash in the office of the company,	$198 67	
deposited in the Mechanics' Nat'l Bank,	708 46	
Premiums in course of collection (net),	93 30	
Bills receivable,	170 68	
Gross Assets,		$1,171 11

LIABILITIES.

Owing for borrowed money,	$6,000 00	
State and local taxes, due or accrued,	9 04	
Gross Liabilities,		$6,009 04

INCOME.

Gross cash premiums received during the year,	$3,859 25	
Deduct return premiums and re-insurance,	115 80	
Net cash premiums received,		$3,743 45
Received from assessments on deposit notes,		14,669 26
Deposit notes received during the year,	$76,423 00	
Gross Cash Income,		$18,412 71

EXPENDITURES.

Gross amount paid for losses during the year,	$11,431 59
Paid for brokerage and commissions,	165 20
for salaries and fees of officers and employés,	2,091 66
for interest on borrowed money,	323 86
for state and local taxes,	188 24
for rents,	16 67
for office, agency and incidental expenses,	281 66
Gross Cash Expenditures,	$14,498 88

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$5,892,585 00	
written during 1876,	592,075 00	
Total,		$6,484,660 00
Risks terminated during 1876,		845,960 00

Net amount in force December 31, 1876,	$5,638,700 00
Deposit notes received on outstanding risks,	721,852 00
Losses incurred during the year,	11,418 57
Assessments laid on deposit notes,	15,504 22

Highest rate paid, 6 per cent.

CAMBRIDGE MUTUAL FIRE INSURANCE COMPANY, CAMBRIDGE.

[Incorporated March 13, 1833. Commenced business January 1, 1834.]

RUFUS LAMSON, *President.* *Secretary*, ALFRED L. BARBOUR.

Office, No. 555 Main Street, Cambridgeport.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Cambridge city bonds,	$10,900 00	$11,990 00
Bath city bonds,	3,000 00	3,030 00
Cincinnati city bond,	1,000 00	1,030 00
Portland city bond,	9,000 00	9,270 00
5 shares Cambridgeport Nat'l Bank,	500 00	750 00
15 " Nat'l City Bank,	1,500 00	2,250 00
1 " Framingham Nat'l Bank,	100 00	130 00
Eastern Railroad bond,	1,000 00	510 00
Personal loans,	–	4,350 00
		$33,310 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$42,100 00	
Stocks, bonds, etc., as per schedule,	33,310 00	
Cash in the office of the company,	704 38	
deposited in the Nat'l City Bank,	2,182 36	
deposited in various banks,	3,000 00	
Premiums in course of collection (net),	1,460 95	
Interest due and accrued,	1,030 53	
Office furniture, safes, etc.,	$2,500 00	
Gross Assets,		$83,788 22

LIABILITIES.

Claimed and reported losses, not adjusted,	$700 00	
Unearned premiums on outstanding risks,	37,006 04	
Dividends of profits unpaid on terminated policies,	144 88	
Rents, salaries, office, agency and incidental expenses,	541 66	
Gross Liabilities,		38,392 58
Surplus,		$45,395 64

INCOME.

Gross cash premiums received during the year,		$20,055 78
Received for interest on mortgages,		2,926 25
for interest from all other sources,		1,530 15
Deposit notes received during the year,	$20,055 78	
Gross Cash Income,		$24,512 18

EXPENDITURES.

Gross amount paid for losses during the year,	$3,535 47
Paid for brokerage and commissions,	1,541 00
for salaries and fees of officers and employés,	3,497 00
for state and local taxes,	185 56
for profits or surplus on terminated policies,	5,981 84
for rents,	400 00
for office, agency and incidental expenses,	1,028 75
Gross Cash Expenditures,	$16,169 62

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$4,725,722 00	
written during 1876,	1,542,002 00	
Total,		$6,267,724 00
Risks terminated during 1876,		1,427,410 00
Net amount in force December 31, 1876,		$4,840,314 00
Deposit notes received on outstanding risks,		74,012 08
Losses incurred during the year,		4,235 47

Percentage of profits or surplus returned during 1876, 20–30–40 per cent.
Average rate to date, 30 per cent.
Highest rate of interest received during the year, 8 per cent.

CITIZENS' MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 7, 1846. Commenced business October 5, 1846.]

H. C. BIGELOW, *President.* *Secretary*, J. W. PEABODY.

Office, No. 42 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
6 shares Boston and Lowell Railroad,	$3,000 00	$1,950 00
30 " Hide and Leather Nat'l Bank,	3,000 00	3,450 00
United States registered bonds,	58,000 00	66,047 50
	$64,000 00	$71,447 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgages of real estate (first liens),	$154,722 00
Stocks, bonds, etc., as per schedule,	71,447 50

Cash in the office of the company,	$123 39	
deposited in the Nat'l Exchange Bank,	7,440 67	
Premiums in course of collection (net),	11,443 14	
Interest due and accrued,	14,829 89	
Notes receivable,	328 64	
Gross Assets,		$260,335 23

LIABILITIES.

Claimed and reported losses, not adjusted,	$3,840 00	
Unearned premiums on outstanding risks,	154,529 26	
Rents,	488 50	
Gross Liabilities,		158,857 76
Surplus,		$101,477 47

INCOME.

Gross cash premiums received during the year,	$68,707 95	
Deduct return premiums and re-insurance,	4,276 85	
Net cash premiums received,		$64,431 10
Received for interest on mortgages,		8,305 82
for interest from all other sources,		3,232 27
for rents,		1,674 84
Deposit notes received during the year,	$66,591 27	
Gross Cash Income,		$77,644 03

EXPENDITURES.

Gross amount paid for losses during the year,	$36,771 96
Paid for brokerage and commissions,	9,769 34
for salaries and fees of officers and employés,	6,483 65
for state and local taxes,	791 90
for profits or surplus on terminated policies,	23,277 59
for rents,	5,356 56
for office, agency and incidental expenses,	1,261 65
Gross Cash Expenditures,	$83,712 65

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$19,213,134 00	
written during 1876,	4,885,175 00	
Total,		$24,098,309 00
Risks terminated during 1876,		3,712,318 00
Net amount in force December 31, 1876,		$20,385,991 00
Deposit notes received on outstanding risks,		309,058 52
Losses incurred during the year,		29,425 69

Percentage of profits or surplus returned during 1876, 80 per cent. on 7 years, 60 on five, and 50 on all others.

Highest rate of interest received during the year, 10 per cent.

CITY MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 11, 1846. Commenced business, 1846.]

AARON D. WILLIAMS, *Vice-President.* *Secretary*, EDWARD RICHARDS.

Office, No. 2343 Washington Street.

DETAILED STATEMENT OF STOCKS, BONDS ETC.

	Par value.	Market value.
10 shares Rockland Nat'l Bank,	$1,000 00	$1,500 00
Personal loans,	–	3,720 00
		$5,220 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$5,220 00	
Cash in the office of the company,	122 00	
deposited in the Rockland Nat'l Bank,	439 91	
deposited in savings bank,	9,143 00	
Interest due and accrued,	1,900 00	
Gross Assets,		$16,824 91

LIABILITIES.

Unearned premiums on outstanding risks,	$2,339 35	
Gross Liabilities,		2,339 35
Surplus,		$14,485 56

INCOME.

Gross cash premiums received during the year,	$426 27	
Deduct return premiums and re-insurance,	96 70	
Net cash premiums received,		$329 57
Received for interest from all sources,		117 50
Deposit notes received during the year,	$438 90	
Gross Cash Income,		$447 07

EXPENDITURES.

Gross amount paid for losses during the year,	$375 00
Paid for salaries and fees of officers and employés,	300 00
for state and local taxes,	11 15
for profits or surplus on terminated policies,	125 58
for office, agency and incidental expenses,	2 00
Gross Cash Expenditures,	$813 73

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$350,750 00	
written during 1876,	22,800 00	
Total,		$373,550 00
Risks terminated during 1876,		72,050 00
Net amount in force December 31, 1876,		$301,500 00

Deposit notes received on outstanding risks,	$4,678 70
Losses incurred during the year,	375 00

Percentage of profits or surplus returned during 1876, 25 per cent.
Average rate to date, 25 per cent.
Highest rate of interest received during the year, 7 per cent.

COHASSET MUTUAL FIRE INSURANCE COMPANY, COHASSET.

[Incorporated March 18, 1845. Commenced business March 1, 1846.]

MARTIN LINCOLN, *President.* *Secretary*, C. Q. A. LOTHROP.

Office at Cohasset.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Town of Cohasset note,	$1,000 00	$1,000 00
3 shares Merchants' Nat'l Bank,	300 00	420 00
9 shares City Nat'l Bank,	900 00	1,044 00
	$2,200 00	$2,464 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$2,464 00	
Cash in the office of the company,	13 45	
deposited in the Cohasset Savings Bank,	1,200 00	
deposited in the Hingham Savings Bank,	1,000 00	
Premiums in course of collection (net),	19 81	
Interest due and accrued,	235 33	
Office furniture and safe, $140 00		
Gross Assets,		$4,932 59

LIABILITIES.

Claims for losses disputed or resisted,	$1,575 00	
Unearned premiums on outstanding risks,	3,692 86	
Gross Liabilities,		5,267 86
Balance against the Company,		$335 27

INCOME.

Gross cash premiums received during the year,		$1,029 65
Rec'd from all other sources; viz., policy fees,		64 00
Deposit notes received during the year,	$3,970 04	
Gross Cash Income,		$1,093 65

EXPENDITURES.

Gross amonnt paid for losses during the year,	$525 00
Paid for brokerage and commissions,	63 32
for salaries and fees of officers and employés,	351 05
for state and local taxes,	5 66

Paid for profits or surplus on terminated policies,	$498 36
for rents,	30 00
for office, agency and incidental expenses,	15 00
Gross Cash Expenditures,	$1,488 39

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$394,214 00	
written during 1876,	40,599 00	
Total,		$434,813 00
Risks terminated during 1876,		50,712 00
Net amount in force December 31, 1876,		$384,101 00
Deposit notes received on outstanding risks,		29,542 92
Losses incurred during the year,		2,025 00

Percentage of profits or surplus returned during 1876, 70 per cent.
Average rate to date, 70 per cent.
Highest rate of interest received during the year, 6 per cent.

CONWAY MUTUAL FIRE INSURANCE COMPANY, CONWAY.

[Incorporated April 13, 1849. Commenced business August, 1849.]

E. D. HAMILTON, *President* *Secretary*, HENRY W. BILLINGS.

Office at Conway.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bond, 1881,	$500 00	$570 00
15 shares First Nat'l Bank, Greenfield,	1,500 00	2,625 00
38 " Conway Nat'l Bank,	3,800 00	4,370 00
11 " Connecticut River Railroad,	1,100 00	1,430 00
Personal loans,	–	665 50
		$9,660 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$4,300 00	
Loans on mortgage of real estate (first liens),	8,510 00	
Stocks, bonds, etc., as per schedule,	9,660 50	
Cash in the office of the company,	457 01	
Premiums in course of collection (net),	4,199 41	
Interest due and accrued,	568 91	
Gross Assets,		$27,695 83

LIABILITIES.

Losses and claims adjusted, but not due,	$1,210 00
Claimed and reported losses, not adjusted,	8,003 00
Claims for losses disputed or resisted,	500 00

Owing for borrowed money, secured by 20 shares Conway Nat'l Bank,	$2,000 00	
Unearned premiums on outstanding risks,	28,665 68	
Dividends of profits unpaid on terminated policies,	528 80	
Rents, salaries, office, agency and incidental expenses,	56 00	
Gross Liabilities,		$40,963 48
Balance against the company,		$13,267 65

Income.

Gross cash premiums received during the year,	$11,938 48	
Deduct return premiums and re-insurance,	468 88	
Net cash premiums received,		$11,469 60
Received for interest on mortgages,		497 00
for interest from all other sources,		1,329 06
for rents,		175 00
from all other sources,		48 05
Deposit notes received during the year,	$22,939 20	
Gross Cash Income,		$13,518 71

Expenditures.

Gross amount paid for losses during the year,	$16,324 95
Paid for brokerage and commissions,	1,111 59
for salaries and fees of officers and employés,	1,230 00
for interest on borrowed money,	236 24
for state and local taxes,	270 30
for profits or surplus on terminated policies,	3,743 43
for office, agency and incidental expenses,	598 80
Gross Cash Expenditures,	$23,515 31

Miscellaneous.

Risks outstanding December 31, 1875,	$4,528,257 00	
written during 1876,	895,277 00	
Total,		$5,423,534 00
Risks terminated during 1876,		1,153,820 00
Net amount in force December 31, 1876,		$4,269,714 00
Deposit notes received on outstanding risks,		114,662 74
Losses incurred during the year,		20,169 00

Highest rate of interest received during the year, 8 per cent.
Highest rate paid, 7 per cent.

COTTON AND WOOLEN MANUFACTURERS' MUTUAL INSURANCE COMPANY OF NEW ENGLAND, BOSTON.

[Incorporated October 19, 1875. Commenced October 20, 1875.]

WM. C. PLUNKETT, *President.* *Secretary*, B. F. TAFT.

Office, No. 131 Devonshire Street.

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash in the office of the company,	$499 94	
deposited in the Eliot Nat'l Bank,	3,491 49	
Premiums in course of collection (net),	3,387 76	
Office furniture,	$200 00	
Gross Assets,		$7,379 19

LIABILITIES.

Unearned premiums on outstanding risks,	$6,313 79	
State and local taxes, due or accrued,	76 36	
Gross Liabilities,		6,390 15
Surplus,		$989 04

INCOME.

Gross cash premiums received during the year,	$12,367 89	
Deduct return premiums and re-insurance,	2,465 29	
Net cash premiums received,		$9,902 60
Received for interest from all sources,		108 16
Gross Cash Income,		$10,010 76

EXPENDITURES.

Gross amount paid for losses during the year,	$5,047 13
Paid for salaries and fees of officers and employés,	2,500 00
for state and local taxes,	50 48
for rents,	350 00
for office, agency and incidental expenses,	2,782 41
Gross Cash Expenditures,	$10,730 02

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$548,900 67	
written during 1876,	838,713 50	
Total,		$1,387,614 17
Risks terminated during 1876,	$497,250 67	
re-insured during 1876,	12,500 00	
Total deductions,		509,750 67
Net amount in force December 31, 1876,		$877,863 50
Deposit notes received on outstanding risks,		4,114 28
Losses incurred during the year,		5,047 13

Highest rate of interest received during the year, 2½ per cent.

DEDHAM MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated February 22, 1837. Commenced business July 1, 1837.]

IRA CLEVELAND, *President.* *Secretary*, GEORGE D. GORDON.

Office, High Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$6,000 00	$6,810 00
City of Chicago bonds,	2,000 00	2,080 00
City of Cincinnati bonds,	5,000 00	5,250 00
Philadelphia and Reading Railroad bonds, 7s,	5,000 00	5,000 00
Marquette and Ontonagon R. R. 1st mort. bonds,	8,000 00	7,760 00
12 shares Dedham Nat'l Bank,	1,200 00	1,500 00
	$27,200 00	$28,400 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$11,800 00	
Stocks, bonds, etc., as per schedule,	28,400 00	
Cash deposited in the Dedham Nat'l Bank,	5,629 37	
Premiums in course of collection (net),	1,331 75	
Interest due and accrued,	897 24	
Gross Assets,		$48,058 36

LIABILITIES.

Losses and claims adjusted, but not due,	$300 00	
Claimed and reported losses, not adjusted,	620 00	
Unearned premiums on outstanding risks,	8,682 70	
Return premiums on cancelled policies,	52 90	
Dividends of profits unpaid on terminated policies,	1,430 99	
Rents, salaries, office, agency and incidental expenses,	100 00	
Gross Liabilities,		11,186 59
Surplus,		$36,871 77

INCOME.

Gross cash premiums received during the year,		$7,832 68
Received for interest on mortgages,		876 50
for interest from all other sources,		1,723 60
Deposit notes received during the year,	$13,802 02	
Gross Cash Income,		$10,432 78

EXPENDITURES.

Gross amount paid for losses during the year,	$1,540 33
Paid for brokerage and commissions,	1,149 02

Paid for salaries and fees of officers and employés,	$1,035 00
for state and local taxes,	94 75
for profits or surplus on terminated policies,	1,969 29
for rents,	100 00
for office, agency and incidental expenses,	143 04
Gross Cash Expenditures,	$6,031 43

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$930,069 00	
written during 1876,	454,440 50	
Total,		$1,384,509 50
Risks terminated during 1876,		413,234 00
Net amount in force December 31, 1876,		$971,275 50
Deposit notes received on outstanding risks,		34,730 78
Losses incurred during the year,		2,460 33

Percentage of profits or surplus returned during 1876, 25–40 per cent.
Highest rate of interest received during the year, 8 per cent.

DORCHESTER MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated February, 1855. Commenced business July 1, 1856.]

EDMUND J. BAKER, *President.* *Secretary*, WM. F. TEMPLE.

Office, at Neponset.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$18,400 00	$20,884 00
30 shares Blue Hill Nat'l Bank,	3,000 00	3,450 00
30 " Columbian Nat'l Bank,	3,000 00	4,050 00
20 " Howard Nat'l Bank,	2,000 00	2,160 00
20 " Continental Nat'l Bank,	2,000 00	2,200 00
12 " Hide and Leather Nat'l Bank,	1,200 00	1,296 00
10 " New England Nat'l Bank,	1,000 00	1,380 00
213 " Boston and Albany Railroad Co.,	21,300 00	27,690 00
140 " Old Colony Railroad Co.,	14,000 00	14,840 00
Boston and Lowell Railroad note,	5,000 00	5,000 00
	$70,900 00	$82,950 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$25,000 00
Loans on mortgage of real estate (first liens),	23,500 00
Stocks, bonds, etc., as per schedule,	82,950 00
Cash deposited in the Eliot Nat'l Bank,	2,902 11
deposited in the N. E. Trust Co. Bank,	26,466 19
Premiums in course of collection (net),	11,912 26

Interest due and accrued,	$1,950 50	
Unpaid assessments on premium notes,	400 00	
Gross Assets,		$175,081 06

LIABILITIES.

Claimed and reported losses, not adjusted,	$1,130 00	
Unearned premiums on outstanding risks,	98,928 16	
Gross Liabilities,		100,058 16
Surplus,		$75,022 90

INCOME.

Gross cash premiums received during the year,	$56,620 60	
Deduct return premiums and re-insurance,	1,272 73	
Net cash premiums received,		$55,347 87
Received for interest on mortgages,		966 50
for interest from all other sources,		5,759 96
from assessments on deposit notes,		4,113 11
for rents,		1,057 51
Deposit notes received during the year,	$55,824 68	
Gross Cash Income,		$67,244 95

EXPENDITURES.

Gross amount paid for losses during the year,	$25,438 19
Paid for brokerage and commissions,	9,132 12
for salaries and fees of officers and employés,	4,648 46
for state and local taxes,	758 90
for profits or surplus on terminated policies,	15,927 03
for rents,	300 00
for office, agency and incidental expenses,	1,328 22
for expenses in collecting assessments,	2,013 11
for repairs on real estate,	217 91
Gross Cash Expenditures,	$59,763 94

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$11,014,879 00	
written during 1876,	3,625,893 00	
Total,		$14,640,772 00
Risks terminated during 1876,		3,472,608 00
Net amount in force December 31, 1876,		$11,168,164 00
Deposit notes received on outstanding risks,		164,000 00
Losses incurred during the year,		23,330 00

Percentage of profits or surplus returned during 1876, 15–25–40 per cent.
Average rate to date, 28½ per cent.
Highest rate of interest received during the year, 7 per cent.

ESSEX MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated June 11, 1829. Commenced business September 5, 1829.]

STEPHEN B. IVES, *President.* *Secretary*, CHARLES S. NICHOLS.

Office, No. 97 Washington Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 registered bonds,	$1,000 00	$1,130 00
" " " " 1881,	500 00	567 50
Oregon war loan,	1,000 00	1,060 00
Springfield city bonds, 7s,	1,000 00	1,150 00
Cleveland " " 7s,	2,000 00	2,100 00
Chicago " " 7s,	1,000 00	1,065 00
Chicago " " 6s,	1,000 00	1,000 00
Cincinnati " " $7\frac{3}{10}$s,	1,000 00	1,025 00
Cincinnati " " 6s,	1,000 00	1,000 00
Salem " " 6s,	1,000 00	1,000 00
Newb'yport " " 6s,	1,000 00	1,060 00
Portland " " 6s,	1,000 00	1,030 00
Hartford " " 6s,	1,000 00	1,060 00
Brooklyn " " 6s,	1,000 00	1,050 00
St. Louis " " 6s,	1,000 00	1,000 00
Louisville " "	1,000 00	950 00
Fall River " " 6s,	1,000 00	1,060 00
14 shares Salem Nat'l Bank,	1,400 00	1,596 00
11 " Asiatic " "	330 00	451 00
15 " Cambridge Horse Railroad,	1,500 00	1,650 00
Old Colony Railroad bonds, 7s,	1,000 00	1,110 00
Central Pacific " " 7s,	1,000 00	1,030 00
Michigan Cent'l " " 8s,	1,000 00	800 00
Essex " " 6s,	1,500 00	765 00
Eastern " " gold,	2,000 00	1,030 00
20 shares Salem Gas Light Company,	2,000 00	1,980 00
16 " Lynn " "	1,600 00	1,120 00
	$30,830 00	$29,839 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$29,839 50	
Cash in the office of the company,	911 51	
Premiums in course of collection (net),	116 63	
Interest due and accrued,	540 16	
Gross Assets,		$31,407 80

LIABILITIES.

Unearned premiums on outstanding risks,	$11,985 33
Dividends of profits unpaid on terminated policies,	126 23

State and local taxes, due or accrued,	$2 16	
Rents, salaries, office, agency and incidental expenses,	236 67	
Gross Liabilities,		$12,350 39
Surplus,		$19,057 41

INCOME.

Gross cash premiums received during the year,	$2,117 39	
Deduct return premiums and re-insurance,	136 19	
Net cash premiums received,		$1,981 20
Rec'd for interest from all other sources,		1,882 35
Deposit notes received during the year,	$3,277 39	
Gross Cash Income,		$3,863 55

EXPENDITURES.

Paid for brokerage and commissions,	$17 60
for salaries and fees of officers and employés,	841 00
for state and local taxes,	9 05
for profits or surplus on terminated policies,	906 83
for office, agency and incidental expenses,	36 55
Gross Cash Expenditures,	$1,811 03

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$1,033,000 00	
written during 1876,	94,800 00	
Total,		$1,127,800 00
Risks terminated during 1876,		136,900 00
Net amount in force December 31, 1876,		$990,900 00
Deposit notes received on outstanding risks,		23,970 66

Percentage of profits or surplus returned during 1876, 30 per cent.
Average rate to date, 55 per cent.
Highest rate of interest received during the year, 8 per cent.

FACTORY MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated June 24, 1876. Commenced business August 1, 1876.]

ALFRED H. HALL, *President.* *Secretary*, F. ERNEST CABOT.

Office, Room 64 Simmons Building.

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash in the office of the company,	$850 00	
deposited in the New England Trust Co.,	4,427 80	
Premiums in course of collection (net),	620 78	
Gross Assets,		$5,898 58

LIABILITIES.

Unearned premiums on outstanding risks,	$4,023 84	
Rents, salaries, office, agency and incidental expenses,	695 00	
Gross Liabilities,		$4,718 84
Surplus,		$1,179 74

INCOME.

Gross cash premiums received during the year,	$8,450 94	
Deduct return premiums and re-insurance,	403 26	
Net cash premiums received,		$8,047 68
Received for interest from all other sources,		43 66
Deposit notes received during the year,		16,755 74
Gross Cash Income,		$8,091 34

EXPENDITURES.

Gross amount paid for losses during the year,	$1,542 60
Paid for salaries and fees of officers and employés,	43 50
for rents,	175 00
for office, agency and incidental expenses,	1,052 44
Gross Cash Expenditures,	$2,813 54

MISCELLANEOUS.

Risks written during 1876,	$756,177 00
terminated during 1876,	53,500 00
Net amount in force December 31, 1876,	702,677 00
Deposit notes received on outstanding risks,	16,755 74
Losses incurred during the year,	1,542 60

FALL RIVER MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY, FALL RIVER.

[Incorporated February 17, 1870. Commenced business May 1, 1870.]

STEPHEN DAVOL, *President.* *Secretary*, ISAAC B. CHACE.

Office, Section "C," Granite Block.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Old Colony Railroad bonds,	$10,000 00	$11,100 00
Fall River city bonds,	6,000 00	6,360 00
Worcester city bonds,	1,000 00	1,060 00
Lawrence city bonds,	5,000 00	5,325 00
United States bonds,	5,000 00	5,868 75
Loans on corporation notes,	–	20,200 00
		$49,913 75

Summary of Assets, December 31, 1876.

Bonds, etc., as per schedule,	$49,913 75	
Cash in the office of the company,	399 08	
deposited in B. M. C. Durfee & Co.'s Bank,	34,602 48	
deposited in the Fall River Savings Bank,	4,804 74	
Interest due and accrued,	1,002 41	
Office furniture,	$500 00	
Gross Assets,		$90,722 46

Liabilities.

Unearned premiums on outstanding risks,	$38,340 48	
Dividends of profits unpaid on terminated policies,	4,537 21	
State and local taxes, due or accrued,	95 52	
Rents, salaries, office, agency and incidental expenses,	347 16	
Gross Liabilities,		43,320 37
Surplus,		$47,402 09

Income.

Gross cash premiums received during the year,	$79,869 28	
Deduct return premiums and re-insurance,	2,655 83	
Net cash premiums received,		$77,213 45
Received for interest from all other sources,		3,959 70
Deposit notes received during the year,	$399,346 40	
Gross Cash Income,		$81,173 15

Expenditures.

Gross amount paid for losses during the year,	$18,642 09
Paid for salaries and fees of officers and employés,	3,874 92
for state and local taxes,	322 46
for profits or surplus on terminated policies,	40,807 02
for rents,	276 00
for office, agency and incidental expenses,	702 08
Gross Cash Expenditures,	$64,624 57

Miscellaneous.

Risks outstanding December 31, 1875,	$7,127,309 91	
written during 1876,	8,351,962 67	
Total,		$15,479,272 58
Risks terminated during 1876,		7,365,699 53
Net amount in force December 31, 1876,		$8,113,573 05
Deposit notes received on outstanding risks,		383,404 80
Losses incurred during the year,		18,642 09

Percentage of profits or surplus returned during 1876, $62\frac{1}{12}$ per cent.
Average rate to date, $42\frac{13}{18}$ per cent.
Highest rate of interest received during the year, 7 per cent.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG. (First Class.)

[Incorporated March 23, 1847. Commenced business September 1, 1847.]

L. H. Bradford, *President.* *Secretary*, E. P. Downe.

Office, Main Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
8 shares Lancaster Nat'l Bank,	$800 00	$1,000 00
Agricultural Branch Railroad bonds,	3,000 00	3,000 00
Personal loans,	–	26,725 00
		$30,725 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),	$89,443 66	
Stocks, bonds, etc., as per schedule,	30,725 00	
Cash deposited in various banks,	16,716 45	
Premiums in course of collection (net),	1,987 88	
Interest due and accrued,	4,709 64	
Gross Assets,		$143,582 63

Liabilities.

Losses and claims adjusted, but not due,	$94 00	
Claims for losses disputed or resisted,	2,000 00	
Unearned premiums on outstanding risks,	112,348 47	
Dividends of profits unpaid on terminated policies,	1,782 97	
State and local taxes, due or accrued,	161 45	
Rents, salaries, office, agency and incidental expenses,	256 84	
Gross Liabilities,		116,643 73
Surplus,		$26,938 90

Income.

Gross cash premiums received during the year,		$59,692 86
Received for interest from all sources,		8,340 53
Deposit notes received during the year,	$59,460 73	
Gross Cash Income,		$68,033 39

Expenditures.

Gross amount paid for losses during the year,	$28,270 03
Paid for brokerage and commissions,	5,785 93
for salaries and fees of officers and employés,	3,404 07
for state and local taxes,	554 26
for profits or surplus on terminated policies,	27,707 60

Paid for rents,	$400 00
for office, agency and incidental expenses,	1,618 71
Gross Cash Expenditures,	$67,740 60

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$15,535,115 00	
written during 1876,	4,014,425 00	
Total,		$19,549,540 00
Risks terminated during 1876,		4,528,377 00
Net amount in force December 31, 1876,		$15,021,163 00
Deposit notes received on outstanding risks,		224,696 93
Losses incurred during the year,		23,694 53

Percentage of profits or surplus returned during 1876, 25–50 per cent.
Average rate to date, 60 per cent.
Highest rate of interest received during the year, 7 per cent.

FITCHBURG MUTUAL FIRE INSURANCE COMPANY, FITCHBURG. (SECOND CLASS.)

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Agricultural Branch Railroad bonds,	$3,000 00	$3,000 00
Personal loans,		27,475 00
		$30,475 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$41,610 72	
Stocks, bonds, etc., as per schedule,	30,475 00	
Cash deposited in the Fitchburg Nat'l Bank,	794 37	
deposited in various savings banks,	3,000 00	
Premiums in course of collection (net),	885 92	
Interest due and accrued,	3,151 71	
Gross Assets,		$79,917 72

LIABILITIES.

Adjusted losses and claims, due and unpaid,	$1,000 00	
Claimed and reported losses, not adjusted,	2,000 00	
Unearned premiums on outstanding risks,	8,612 58	
State and local taxes, due or accrued,	45 95	
Rents, salaries, office, agency and incidental expenses,	64 61	
Gross Liabilities,		11,723 14
Surplus,		$68,194 58

INCOME.

Gross cash premiums received during the year,	$15,310 03	
Deduct return premiums and re-insurance,	800 38	
Net cash premiums received,		$14,509 65
Received for interest from all sources,		4,025 71
Gross Cash Income,		$18,535 36

EXPENDITURES.

Gross amount paid for losses during the year,	$16,878 11
Paid for brokerage and commissions,	1,480 25
for salaries and fees of officers and employés,	871 33
for state and local taxes,	145 17
for rents,	161 00
for office, agency and incidental expenses,	430 29
Gross Cash Expenditures,	$19,966 15

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$961,366 00	
written during 1876,	801,753 00	
Total,		$1,763,119 00
Risks terminated during 1876,		911,939 00
Net amount in force December 31, 1876,		851,180 00
Deposit notes received on outstanding risks,		17,225 66
Losses incurred during the year,		10,401 36

Highest rate of interest received during the year, 7 per cent.

FRANKLIN MUTUAL FIRE INSURANCE COMPANY, GREENFIELD.

[Incorporated February 11, 1828. Commenced business September 12, 1829.]

WILLIAM KEITH, *President.* *Secretary*, GORHAM D. WILLIAMS.

Office, Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 registered bonds,	$9,500 00	$10,450 00
44 shares First Nat'l Bank, Greenfield,	4,400 00	5,720 00
5 " Franklin County Nat'l Bank,	500 00	625 00
32 " Shelburne Falls Bank,	3,200 00	3,840 00
185 " Greenfield Gas Light Company,	8,250 00	7,585 00
Personal note, indorsed,		300 00
		$28,520 00

Securities held as collateral for cash loans:—

	Loaned thereon.
10 shares Nat'l City Bank, Boston,	$1,000 00
10 " Taunton Nat'l Bank,	1,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$2,950 00	
Stocks, bonds, etc., as per schedule,	28,520 00	
Loans on collateral security, as per schedule,	2,000 00	
Cash deposited in the First Nat'l Bank,	973 77	
deposited in the Windham Prov. Inst.,	886 66	
Premiums in course of collection (net),	4,312 50	
Interest due and accrued,	853 30	
Office furniture,	$800 00	
Gross Assets,		$40,496 23

LIABILITIES.

Losses and claims adjusted, but not due,	$1,644 88	
Claimed and reported losses, not adjusted,	3,161 00	
Owing for borrowed money, secured by 44 shares First Nat'l Bank, 10 shares Shelburne Falls Nat'l Bank,	5,059 58	
Unearned premiums on outstanding risks,	35,296 30	
Dividends of profits unpaid on terminated policies,	336 27	
State and local taxes, due or accrued,	17 17	
Rents, salaries, office, agency and incidental expenses,	175 00	
Gross Liabilities,		45,690 20
Balance against the company,		$5,193 97

INCOME.

Gross cash premiums received during the year,	$16,156 99	
Deduct return premiums and re-insurance,	1,493 70	
Net cash premiums received,		$14,663 29
Received for interest on mortgages,		157 50
for interest from all other sources,		1,739 02
for rents,		49 00
Deposit notes received during the year,	$29,326 58	
Gross Cash Income,		$16,608 81

EXPENDITURES.

Gross amount paid for losses during the year,	$18,703 95
Paid for brokerage and commissions,	2,280 11
for salaries and fees of officers and employés,	598 72
for interest on borrowed money,	17 49
for state and local taxes,	182 75

Paid for profits or surplus on terminated policies,	$3,909 47
for rents,	150 00
for office, agency and incidental expenses,	418 94
Gross Cash Expenditures,	$26,261 43

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$5,536,536 00	
written during 1876,	1,295,754 00	
Total,		$6,832,290 00
Risks terminated during 1876,		1,323,240 00
Net amount in force December 31, 1876,		$5,509,050 00
Deposit notes received on outstanding risks,		141,185 22
Losses incurred during the year,		17,810 25

Percentage of profits or surplus returned during 1876, 50–25 per cent.
Highest rate of interest received during the year, 7 per cent.

GROVELAND MUTUAL FIRE INSURANCE COMPANY, GROVELAND.

[Incorporated March 28, 1828. Commenced business March 28, 1828.]

MOSES FOSTER, *President.* *Secretary*, NATH'L H. GRIFFITH.

Office, No. 2 Common Street.

[This company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash in the office of the company,	$63 62	
Gross Assets,		$63 62

LIABILITIES.

Owing for borrowed money, secured by treasurer's notes,	$2,415 00	
Gross Liabilities,		$2,415 00

INCOME.

Received from assessments on deposit notes,		$43 59
from all other sources; viz., policy fees,		109 00
Deposit notes received during the year,	$10,651 96	
Gross Cash Income,		$152 59

EXPENDITURES.

Gross amount paid for losses during the year,	$2,128 10
Paid for salaries and fees of officers and employés,	440 23

Paid for interest on borrowed money,	$34 55
for state and local taxes,	30
for rents,	25 00
for office, agency and incidental expenses,	45 12
Gross Cash Expenditures,	$2,673 30

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$1,331,844 00	
written during 1876,	194,465 00	
Total,		$1,526,309 00
Risks terminated during 1876,		179,242 00
Net amount in force December 31, 1876,		$1,347,067 00
Deposit notes received on outstanding risks,		67,734 60
Losses incurred during the year,		2,128 10

HAMPSHIRE MUTUAL FIRE INSURANCE COMPANY, NORTHAMPTON.

[Incorporated March 6, 1830. Commenced business July 1, 1832.]

SAMUEL T. SPAULDING, *President.* *Secretary*, HARVEY KIRKLAND.

Office, Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s,	$8,000 00	
" " 5-20 bonds,	8,000 00	$27,000 00
" " 10-40 bonds,	8,000 00	
20 shares Northampton Nat'l Bank,	2,000 00	2,600 00
53 " Connecticut River Railroad,	5,300 00	6,996 00
Personal loans,	–	2,000 00
		$38,596 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$11,700 00	
Stocks, bonds, etc., as per schedule,	38,596 00	
Cash in the office of the company,	1,082 35	
deposited in the Northampton Nat'l Bank,	1,882 81	
Interest due and accrued,	1,444 99	
Office furniture and safe,	$500 00	
Gross Assets,		$54,706 15

LIABILITIES.

Unearned premiums on outstanding risks,	$23,032 03
Dividends of profits unpaid on terminated policies,	168 04

State and local taxes, due or accrued,	$15 00	
Rents, salaries, office, agency and incidental expenses,	100 00	
Gross Liabilities,		$23,315 07
Surplus,		$31,391 08

INCOME.

Gross cash premiums received during the year,	$7,245 59	
Deduct return premiums and re-insurance,	369 70	
Net cash premiums received,		$6,875 89
Received for interest on mortgages,		256 88
for interest from all other sources,		2,947 23
Deposit notes received during the year,	$14,491 18	
Gross Cash Income,		$10,080 00

EXPENDITURES.

Gross amount paid for losses during the year,	$8,283 26
Paid for brokerage and commissions,	693 51
for salaries and fees of officers and employés,	1,465 00
for state and local taxes,	69 56
for profits or surplus on terminated policies,	2,974 54
for rents,	150 00
for office, agency and incidental expenses,	274 86
Gross Cash Expenditures,	$13,910 73

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$3,451,664 00	
written during 1876,	567,190 00	
Total,		$4,018,854 00
Risks terminated during 1876,		618,920 00
Net amount in force December 31, 1876,		$3,399,934 00
Deposit notes received on outstanding risks,		92,128 12
Losses incurred during the year,		8,283 86

Percentage of profits or surplus returned during 1876, 40 per cent.
Average rate to date, 40 per cent.
Highest rate of interest received during the year, $7\frac{3}{10}$ per cent.

HINGHAM MUTUAL FIRE INSURANCE COMPANY, HINGHAM.

[Incorporated March 4, 1826. Commenced business September 1, 1826.]

AMOS BATES, *President.* *Secretary*, CALVIN A. LINCOLN.

Office at Hingham.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1881,	$8,500 00	$9,690 00
" " 5-20 bonds,	17,000 00	18,967 50
" " 10-40 bonds,	3,000 00	3,408 75
Rhode Island state bonds, 6s,	3,000 00	3,300 00
Maine state bonds, 6s,	15,000 00	16,650 00
Portland city bonds, 6s,	3,000 00	3,090 00
Plymouth water scrip,	4,000 00	4,000 00
Hull town note,	3,500 00	3,500 00
57 shares Hingham Nat'l Bank,	3,990 00	3,990 00
60 " Old Colony Nat'l Bank,	6,000 00	7,500 00
15 " Abington Nat'l Bank,	1,500 00	2,010 00
10 " Globe Nat'l Bank,	1,000 00	1,200 00
19 " Hamilton Nat'l Bank,	1,900 00	2,280 00
29 " Eagle Nat'l Bank,	2,900 00	3,277 00
12 " Union Nat'l Bank,	1,200 00	1,828 50
34 " State Nat'l Bank,	3,400 00	3,808 00
26 " North America Nat'l Bank,	2,600 00	2,730 00
15 " Commerce Nat'l Bank,	1,500 00	1,702 50
45 " Webster Nat'l Bank,	4,500 00	4,578 75
92 " Old Colony Railroad,	9,200 00	9,522 00
76 " Boston and Albany Railroad,	7,600 00	9,709 00
Boston and Albany Railroad bonds, 7s,	5,000 00	5,700 00
Boston and Lowell Railroad bonds, 7s,	10,000 00	10,500 00
Boston and Maine Railroad bonds, 7s,	10,000 00	11,000 00
Eastern Railroad notes, 7s,	5,000 00	2,587 50
Personal loan,	–	1,000 00
		$147,529 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$4,000 00	
Loans on mortgage of real estate (first liens),	139,350 00	
Stocks, bonds, etc., as per schedule,	147,529 50	
Cash in the office of the company,	34 24	
deposited in the Hingham Nat'l Bank,	6,993 36	
deposited in the New England Trust Co.,	4,839 10	
deposited in the Hingham Institution for Savings,	1,215 96	
Premiums in course of collection (net),	2,108 31	
Interest due and accrued,	4,093 25	
Gross Assets,		$310,163 72

Liabilities.

Unearned premiums on outstanding risks,	$169,382 49	
State and local taxes, due or accrued,	48 22	
Rents, salaries, office, agency and incidental expenses,	185 00	
Gross Liabilities,		$169,615 71
Surplus,		$140,548 01

Income.

Gross cash premiums received during the year,		$48,491 67
Received for interest on mortgages,		7,142 24
for interest from all other sources,		9,581 24
from all other sources,		191 00
Deposit notes received during the year,	$95,991 46	
Gross Cash Income,		$65,406 15

Expenditures.

Gross amount paid for losses during the year,	$23,164 91
Paid for brokerage and commissions,	4,484 05
for salaries and fees of officers and employés,	3,122 00
for state and local taxes,	273 98
for profits or surplus on terminated policies,	25,822 48
for office, agency and incidental expenses,	947 78
Gross Cash Expenditures,	$57,815 20

Miscellaneous.

Risks outstanding December 31, 1875,	$19,977,429 00	
written during 1876,	2,747,081 00	
Total,		$22,724,510 00
Risks terminated during 1876,		2,133,498 00
Net amount in force December 31, 1876,		$20,591,012 00
Deposit notes received on outstanding risks,		672,840 48
Losses incurred during the year,		23,164 91

Percentage of profits or surplus returned during 1876, 75–80 per cent.
Average rate to date, 80 per cent.
Highest rate of interest received during the year, 8 per cent.

HOME MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated May 4, 1876. Commenced business May 6, 1876.]

CHARLES A. STOTT, *President.* *Secretary*, WALTER S. EDWARDS.

Office, No. 242 Washington Street.

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash in the office of the company,	$406 40	
deposited in the Five Cents Savings Bank,	1,000 00	
deposited in the Mercantile Savings Bank,	500 00	
deposited in the New England Trust Co.,	1,759 82	
Premiums in course of collection (net),	4,985 02	
Rent due and accrued,	40 00	
Gross Assets,		$8,691 24

LIABILITIES.

Losses and claims adjusted, but not due,	$1,789 89	
Claimed and reported losses, not adjusted,	1,150 00	
Unearned premiums on outstanding risks,	7,723 23	
Rents,	125 00	
Gross Liabilities,		10,788 12
Balance against the company,		$2,096 88

INCOME.

Gross cash premiums received during the year,	$8,894 29	
Deduct return premiums and re-insurance,	188 31	
Net cash premiums received,		$8,705 98
Received for interest on mortgages,		19 96
Gross Cash Income,		$8,725 94

EXPENDITURES.

Gross amount paid for losses during the year,	$1,818 02
Paid for brokerage and commissions,	758 35
for salaries and fees of officers and employés,	1,367 08
for state and local taxes,	57 61
for rents,	176 67
for office, agency and incidental expenses,	1,083 57
Gross Cash Expenditures,	$5,261 30

MISCELLANEOUS.

Risks written during 1876,	$1,025,905 50
terminated during 1876,	144,014 50
Net amount in force December 31, 1876,	$881,891 00
Losses incurred during the year,	3,607 91

LOWELL MUTUAL FIRE INSURANCE COMPANY, LOWELL.

[Incorporated March 6, 1832. Commenced business April, 1832.]

J. K. FELLOWS, *President.* *Seeretary*, JAMES COOK.

Office, No. 49 Central Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$13,200 00	$14,982 00
" " 10-40 bonds,	500 00	562 50
" " bonds, 1881,	2,550 00	2,924 75
Edwardsville town bond,	1,000 00	775 00
Lyon county bonds,	1,000 00	980 00
29 shares Vermont and Canada Railroad,	2,900 00	493 00
6 " Vermont and Massachusetts Railroad,	600 00	627 00
4 " Massachusetts Cotton Mills,	4,000 00	4,200 00
9 " Lowell Manufacturing Company,	6,210 00	5,130 00
8 " Franklin Manufacturing Company,	800 00	640 00
2 " Appleton Company,	2,000 00	1,650 00
2 " Merrimack Manufacturing Company,	2,000 00	2,500 00
	$36,760 00	$35,464 25

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$3,500 00	
Stocks, bonds, etc., as per schedule,	35,464 25	
Cash in the office of the company,	396 29	
deposited in the First Nat'l Bank,	769 54	
deposited in savings bank,	1,300 00	
Premiums in course of collection (net),	571 74	
Interest due and accrued,	1,160 00	
Gross Assets,		$43,161 82

LIABILITIES.

Unearned premiums on outstanding risks,	$11,330 19	
Gross Liabilities,		11,330 19
Surplus,		$31,831 63

INCOME.

Gross cash premiums received during the year,	$8,792 51	
Deduct return premiums and re-insurance,	224 45	
Net cash premiums received,		$8,568 06
Received for interest from all sources,		1,876 87
for rents,		150 00
Deposit notes received during the year,	$26,377 53	
Gross Cash Income,		$10,594 93

Expenditures.

Gross amount paid for losses during the year,	$641 66
Paid for brokerage and commissions,	235 94
for salaries and fees of officers and employés,	1,379 43
for state and local taxes,	54 49
for profits or surplus on terminated policies,	3,142 68
for rents,	300 00
for office, agency and incidental expenses,	279 24
Gross Cash Expenditures,	$6,033 44

Miscellaneous.

Risks outstanding December 31, 1875,	$1,578,603 00	
written during 1876,	754,026 00	
Total,		$2,332,629 00
Risks terminated during 1876,		661,416 00
Net amount in force December 31, 1876,		$1,671,213 00
Deposit notes received on outstanding risks,		67,981 08
Losses incurred during the year,		641 66

Percentage of profits or surplus returned during 1876, 40 per cent. on 1 year policies, and 50 per cent. on all others.

Highest rate of interest received during the year, 6 per cent.

LYNN MUTUAL FIRE INSURANCE COMPANY, LYNN.

[Incorporated Feb. 20, 1828. Commenced business August 1, 1828.]

Thos. B. Newhall, *President.* *Secretary*, Wm. F. Johnson.

Office, No. 1 Savings Bank Building.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Chicago city bonds,	$4,000 00	$4,200 00
Cambridge city bonds,	2,000 00	2,100 00
Somerville city bonds,	5,000 00	5,250 00
Lynn city bonds, 5s,	1,000 00	1,050 00
Cleveland city bonds,	1,700 00	1,751 00
50 shares First Nat'l Bank, Lynn,	5,000 00	6,000 00
30 " Nat'l City Bank, Lynn,	3,000 00	4,200 00
5 " Central Nat'l Bank, Lynn,	500 00	700 00
10 " Merchants' Nat'l Bank, Boston,	1,000 00	1,400 00
Cedar Rapids and Mo. R. Railroad bonds,	4,000 00	3,960 00
Loaned on personal security,	–	1,300 00
		$31,911 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),	$8,000 00
Stocks, bonds, etc., as per schedule,	31,911 00

Cash in the office of the company,		$316 45	
deposited in the Nat'l City Bank,		503 19	
deposited in savings banks,		3,320 93	
Interest due and accrued,		719 17	
Office furniture and safe,	$600 00		
Gross Assets,			$44,770 74

LIABILITIES.

Unearned premiums on outstanding risks,		$18,410 77	
Dividends of profits unpaid on terminated policies,		287 80	
Gross Liabilities,			18,698 57
Surplus,			$26,072 17

INCOME.

Gross cash premiums received during the year,		$4,539 11	
Deduct return premiums and re-insurance,		300 89	
Net cash premiums received,			$4,238 22
Received for interest on mortgages,			557 50
for interest from all other sources,			1,977 79
from all other sources; viz., policy fees,			236 00
Deposit notes received during the year,		$18,156 44	
Gross Cash Income,			$7,009 51

EXPENDITURES.

Gross amount paid for losses during the year,	$10 00
Paid for salaries and fees of officers and employés,	1,200 00
for state and local taxes,	18 43
for profits or surplus on terminated policies,	2,443 18
for rents,	150 00
for office, agency and incidental expenses,	233 74
Gross Cash Expenditures,	$4,055 35

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$1,687,462 00	
written during 1876,	317,025 00	
Total,		$2,004,487 00
Risks terminated during 1876,		381,850 00
Net amount in force December 31, 1876,		$1,622,637 00
Deposit notes received on outstanding risks,		96,773 55
Losses incurred during the year,		10 00

Percentage of profits or surplus returned during 1876, 50 per cent.
Average rate to date, 75 per cent.
Highest rate of interest received during the year, 8 per cent.

MERCHANTS AND FARMERS' MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April 1, 1846. Commenced business January 1, 1847.]

ISAAC DAVIS, *President.* *Secretary*, ELIJAH B. STODDARD.

Office, No. 240 Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.,

	Par value.	Market value.
Worcester and Nashua Railroad bond,	$20,000 00	$20,000 00
20 shares Westminster Nat'l Bank,	2,000 00	2,000 00
50 " Wachusett Nat'l Bank,	5,000 00	5,200 00
13 " Mechanics' Nat'l Bank,	1,300 00	1,750 00
20 " Central Nat'l Bank,	2,000 00	2,700 00
8 " Quinsigamond Nat'l Bank,	800 00	1,072 00
Lawrence city bond,	19,800 00	19,800 00
Providence and Worcester Railroad loan,	–	25,000 00
Personal loans,	–	19,100 00
		$96,622 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds,	$1,700 00	$1,700 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$50,000 00	
Loans on mortgage of real estate (first liens),	14,500 00	
Stocks, bonds, etc., as per schedule,	96,622 00	
Loans on collateral security, as per schedule,	1,700 00	
Cash in the office of the company,	332 23	
deposited in the First Nat'l Bank,	25,000 00	
deposited in the Quinsigamond Nat'l B'k,	19,314 22	
Premiums in course of collection (net),	5,279 50	
Interest due and accrued,	500 00	
Gross Assets,		$213,247 95

LIABILITIES.

Losses and claims adjusted, but not due,	$6,796 00	
Unearned premiums on outstanding risks,	118,200 70	
Return premiums on cancelled policies, and Dividends of profits unpaid on terminated policies,	1,000 00	
Gross Liabilities,		$125,996 70
Surplus,		$87,251 25

INCOME.

Gross cash premiums received during the year,	$62,743 38	
Deduct return premiums and re-insurance,	2,126 42	
Net cash premiums received,		$60,616 96

Received for interest on mortgages,		$962 50
for interest from all other sources,		7,004 16
for rents,		2,655 00
Deposit notes received during the year,	$62,121 55	
Gross Cash Income,		$71,238 62

EXPENDITURES.

Gross amount paid for losses during the year,	$33,840 24
Paid for brokerage and commissions,	7,748 93
for salaries and fees of officers and employés,	6,918 00
for state and local taxes,	1,546 48
for profits or surplus on terminated policies,	16,768 75
for rents,	2,000 00
for office, agency and incidental expenses,	2,442 12
Gross Cash Expenditures,	$71,264 52

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$17,224,748 00	
written during 1876,	4,606,599 00	
Total,		$21,831,347 00
Risks terminated during 1876,		6,152,385 00
Net amount in force December 31, 1876,		$15,678,962 00
Deposit notes received on outstanding risks,		206,401 40
Losses incurred during the year,		29,188 42

Percentage of profits or surplus returned during 1876, 12½ and 25 per cent.

Highest rate of interest received during the year, 7 per cent.

MERRIMACK MUTUAL FIRE INSURANCE COMPANY, ANDOVER.

[Incorporated February 20, 1828. Commenced business April 1, 1828.]

SAMUEL GRAY, *President.* *Secretary*, JOSEPH A. SMART.

Office at Andover.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s,	$27,000 00	$32,805 00
Cleveland city bonds,	10,000 00	10,550 50
Albany city bonds,	10,000 00	11,000 00
Boston city bonds,	2,000 00	2,120 00
Chicago city water bonds,	12,000 00	12,780 00
St. Louis city bonds,	6,000 00	6,180 00
Cincinnati city bonds,	4,000 00	4,240 00
Charlestown city bonds,	5,000 00	5,500 00

Norwich city bonds,	$5,000 00	$5,250 00
Fall River city bonds,	5,000 00	5,320 00
Northampton town bonds,	5,000 00	5,200 00
Maine state bonds,	10,000 00	10,770 00
Boston and Maine Railroad bonds,	5,000 00	5,500 00
Boston and Providence Railroad bonds,	5,000 00	5,750 00
Boston and Lowell Railroad bonds,	5,000 00	5,150 00
	$116,000 00	$128,115 50

Securities held as collateral for cash loans:—

	Loaned thereon.
30 shares Nat'l Bank of Methuen,	$3,000 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),	$7,000 00	
Stocks, bonds, etc., as per schedule,	128,115 50	
Loans on collateral security, as per schedule,	3,000 00	
Cash in the office of the company,	656 54	
deposited in the Andover Nat'l Bank,	13,445 27	
deposited in the savings banks,	5,000 00	
Premiums in course of collection (net),	3,698 82	
Interest due and accrued,	3,411 00	
Gross Assets,		$164,327 13

Liabilities.

Losses and claims adjusted, but not due,	$5,152 25	
Unearned premiums on outstanding risks,	89,908 56	
Dividends of profits unpaid on terminated policies,	1,480 21	
Rents, salaries, office, agency and incidental expenses,	185 00	
Gross Liabilities,		96,726 02
Surplus,		$67,601 11

Income.

Gross cash premiums received during the year,	$52,798 72	
Deduct return premiums and re-insurance,	1,722 55	
Net cash premiums received,		$51,076 17
Received for interest on mortgages,		490 00
for interest from all other sources,		7,993 11
Deposit notes received during the year,	$47,739 15	
Gross Cash Income,		$59,559 28

Expenditures.

Gross amount paid for losses during the year,	$26,195 02
Paid for brokerage and commissions,	7,419 62

Paid for salaries and fees of officers and employés,	$4,718 25
for state and local taxes,	444 61
for profits or surplus on terminated policies,	12,315 95
for office, agency and incidental expenses,	1,248 91
Gross Cash Expenditures,	$52,342 36

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$11,490,126 00	
written during 1876,	3,397,511 00	
Total,		$14,887,637 00
Risks terminated during 1876,		2,535,036 00
Net amount in force December 31, 1876,		$12,352,601 00
Deposit notes received on outstanding risks,		179,817 12
Losses incurred during the year,		23,460 70

Percentage of profits or surplus returned during 1876, 40 and 50 per cent.
Average rate to date, 35 per cent.
Highest rate of interest received during the year, $7\frac{3}{10}$ per cent.

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY, CONCORD.

[Incorporated March 3, 1826. Commenced business March 29, 1826.]

GEORGE HEYWOOD, *President.* *Secretary*, RICHARD BARRETT.

Office at Concord.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Concord town loan,	–	$15,000 00
15 shares Merchants' Nat'l Bank, Boston,	$1,500 00	2,100 00
40 " Webster Nat'l Bank, Boston,	4,000 00	4,070 00
25 " Eliot Nat'l Bank, Boston,	2,500 00	2,762 50
53 " Boston Nat'l Bank, Boston,	5,300 00	6,360 00
54 " Howard Nat'l Bank, Boston,	5,400 00	6,129 00
40 " Revere Nat'l Bank, Boston,	4,000 00	4,380 00
67 " Blackstone Nat'l Bank, Boston,	6,700 00	7,738 50
113 " Shawmut Nat'l Bank, Boston,	11,300 00	13,560 00
18 " State Nat'l Bank, Boston,	1,800 00	2,016 00
20 " Faneuil Hall Nat'l Bank, Boston,	2,000 00	2,680 00
44 " North America Nat'l Bank, Boston,	4,400 00	4,620 00
33 " Concord Nat'l Bank,	3,300 00	4,620 00
40 " Boston and Albany Railroad,	4,000 00	5,110 00
22 " Fitchburg Railroad,	2,200 00	2,376 00
50 " Philadelphia, Wil. and Bal. Railroad,	2,500 00	3,050 00
Boston and Albany Railroad bonds, 7s,	40,000 00	45,600 00
Personal loans,	–	12,300 00
		$144,472 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
155 shares No. Chicago Rolling Mill,	$15,500 00	$10,000 00
10 " Concord Nat'l Bank,	1,400 00	1,000 00
10 " " " "	1,400 00	1,000 00
Mortgage on real estate,	30,000 00	16,000 00
	$48,300 00	$28,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$17,500 00	
Loans on mortgage of real estate (first liens),	101,900 00	
Stocks, bonds, etc., as per schedule,	144,472 00	
Loans on collateral security, as per schedule,	28,000 00	
Cash in the office of the company,	3,486 66	
deposited in the Concord Nat'l Bank,	18,933 71	
Premiums in course of collection (net),	8,698 99	
Interest due and accrued,	4,488 25	
Gross Assets,		$327,479 61

LIABILITIES.

Claims for losses disputed or resisted,	$800 00	
Unearned premiums on outstanding risks,	134,881 51	
Dividends of profits unpaid on terminated policies,	326 25	
State and local taxes, due or accrued,	44 66	
Gross Liabilities,		$136,052 42
Surplus,		$191,427 19

INCOME.

Gross cash premiums received during the year,	$55,284 42
Received for interest on mortgages,	5,792 70
for interest from all other sources,	10,713 19
for rents,	390 00
from all other sources,	113 00
Deposit notes received during the year, $54,423 16	
Gross Cash Income,	$72,293 31

EXPENDITURES.

Gross amount paid for losses during the year,	$20,134 36
Paid for brokerage and commissions,	5,890 67
for salaries and fees of officers and employés,	6,182 20
for state and local taxes,	414 31
for profits or surplus on terminated policies,	25,462 29
for office, agency and incidental expenses,	2,258 59
Gross Cash Expenditures,	$60,342 42

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$17,196,336 00	
written during 1876,	3,630,962 00	
Total,		$20,827,298 00
Risks terminated during 1876,		3,036,795 00
Net amount in force December 31, 1876,		$17,790,503 00
Deposit notes received on outstanding risks,		269,763 02
Losses incurred during the year,		20,134 36

Percentage of profits or surplus returned during 1876, 50 and 60 per cent.
Highest rate of interest received during the year, 7½ per cent.

MILFORD MUTUAL FIRE INSURANCE COMPANY, MILFORD.

[Incorporated April 30, 1851. Commenced business January 1, 1852.]

A. A. COOK, *President.* *Secretary*, GEORGE G. PARKER.

Office at Milford.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
10 shares Milford Nat'l Bank,	$1,000 00	$1,260 00
9 " Hide and Leather Nat'l Bank,	900 00	999 00
Personal loans,	–	4,000 00
		$6,259 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$6,259 00	
Cash in the office of the company,	561 86	
Premiums in course of collection (net),	490 91	
Interest due and accrued,	18 00	
Office furniture,	$100 00	
Gross Assets,		$7,329 77

LIABILITIES.

Claims for losses disputed or resisted,	$50 00	
Unearned premiums on outstanding risks,	4,122 62	
Dividends of profits unpaid on terminated policies,	32 00	
Gross Liabilities,		4,204 62
Surplus,		$3,125 15

INCOME.

Gross cash premiums received during the year,	$1,954 70	
Deduct return premiums and re-insurance,	42 47	
Net cash premiums received,		$1,912 23
Received for interest from all sources,		400 37
Deposit notes received during the year,	$3,909 40	
Gross Cash Income,		$2,312 60

EXPENDITURES.

Gross amount paid for losses during the year,	$1,068 70
Paid for brokerage and commissions,	104 22
for salaries and fees of officers and employés,	323 59
for state and local taxes,	18 32
for profits or surplus on terminated policies,	411 11
for office, agency and incidental expenses,	59 65
Gross Cash Expenditures,	$1,985 59

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$769,253 00	
written during 1876,	160,810 00	
Total,		$930,063 00
Risks terminated during 1876,		154,767 00
Net amount in force December 31, 1876,		$775,296 00
Deposit notes received on outstanding risks,		16,490 50
Losses incurred during the year,		1,118 70

Percentage of profits or surplus returned during 1876, 25 per cent.
Average rate to date, 25 per cent.
Highest rate of interest received during the year, 6 per cent.

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY, BOSTON.

[Incorporated June 13, 1870. Commenced business August 1, 1873.]

WM. H. KENT, *President.* *Secretary*, FRED'K S. CABOT.

Office, No. 131 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Somerville city loan,	$5,000 00	$5,050 00
Corporation notes,	–	35,000 00
		$40,050 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$40,050 00	
Cash in the office of the company,	94 99	
deposited in the Nat'l Eagle Bank,	9,972 99	
Premiums in course of collection (net),	534 39	
Interest due and accrued,	166 63	
Office furniture, $300 00		
Gross Assets,		$50,819 00

LIABILITIES.

Unearned premiums on outstanding risks,	$30,733 87	
Gross Liabilities,		30,733 87
Surplus,		$20,085 13

INCOME.

Gross cash premiums received during the year,	$63,535 07	
Deduct return premiums and re-insurance,	1,416 14	
Net cash premiums received,		$62,118 93
Received for interest from all other sources,		2,167 24
Deposit notes received during the year,	$307,338 75	
Gross Cash Income,		$64,286 17

EXPENDITURES.

Gross amount paid for losses during the year,	$2,472 44
Paid for salaries and fees of officers and employés,	6,500 00
for state and local taxes,	350 66
for profits or surplus on terminated policies,	31,231 71
for rents,	500 00
for office, agency and incidental expenses,	1,773 00
Gross Cash Expenditures,	$42,827 81

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$4,344,369 33	
written during 1876,	6,370,187 00	
Total,		$10,714,556 33
Risks terminated during 1876,		4,553,025 33
Net amount in force December 31, 1876,		$6,161,531 00
Deposit notes received on outstanding risks,		307,338 75
Losses incurred during the year,		2,472 44

Percentage of profits or surplus returned during 1876, $70\frac{25}{100}$ per cent.
Highest rate of interest received during the year, 6 per cent.

MUTUAL FIRE ASSURANCE COMPANY, SPRINGFIELD.

[Incorporated February 23, 1827. Commenced business July 26, 1827.]

W. C. STURTEVANT, *President.* *Secretary*, FRANK R. YOUNG.

Office, corner Main and Elm Streets.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
United States bonds,		$7,500 00	$8,255 00
75 shares	Second Nat'l Bank, Springfield,	7,500 00	13,125 00
61 "	Chicopee Nat'l Bank, Springfield,	6,100 00	9,760 00
15 "	John Hancock Nat'l B'k, Springfield,	1,500 00	1,875 00
10 "	First Nat'l Bank, Springfield,	1,000 00	1,250 00
25 "	Chapin Banking and Trust Co.,	2,500 00	3,250 00
10 "	Monson Nat'l Bank,	1,000 00	1,300 00
10 "	First Nat'l Bank, Chicopee,	1,000 00	1,500 00
50 "	Hadley Falls Nat'l Bank, Holyoke,	5,000 00	6,500 00

66 shares Nat'l Bank of Commerce, Boston,	$6,600 00	$7,458 00
50 " Boston and Albany Railroad,	5,000 00	6,400 00
Personal loan,	–	1,000 00
		$61,673 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
57 shares First Nat'l Bank, Springfield,	$7,125 00	$7,000 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),	$27,100 00	
Stocks, bonds, etc., as per schedule,	61,673 00	
Loans on collateral security, as per schedule,	7,000 00	
Cash in the office of the company,	16 85	
deposited in the Chicopee Nat'l Bank,	2,525 62	
Interest due and accrued,	350 00	
Gross Assets,		$98,665 47

Liabilities.

Unearned premiums on outstanding risks,	$30,756 06	
Dividends of profits unpaid on terminated policies,	504 72	
Gross Liabilities,		31,260 78
Surplus,		$67,404 69

Income.

Gross cash premiums received during the year,	$10,407 23	
Deduct return premiums and re-insurance,	831 53	
Net cash premiums received,		$9,575 70
Received for interest on mortgages,		2,203 58
for interest from all other sources,		3,993 74
from all other sources: policy fees,		412 00
Deposit notes received during the year,	$20,562 48	
Gross Cash Income,		$16,185 02

Expenditures.

Gross amount paid for losses during the year,	$8,515 20
Paid for salaries and fees of officers and employés,	2,590 00
for state and local taxes,	91 60
for profits or surplus on terminated policies,	5,835 38
for rents,	200 00
for office, agency and incidental expenses,	296 00
Gross Cash Expenditures,	$17,528 18

Miscellaneous.

Risks outstanding December 31, 1875,	$3,915,415 00	
written during 1876,	586,350 00	
Total,		$4,501,765 00

Risks terminated during 1876,	$626,915 00
Net amount in force December 31, 1876,	$3,874,850 00
Deposit notes received on outstanding risks,	123,024 25
Losses incurred during the year,	6,015 20

Percentage of profits or surplus returned during 1876, 75 per cent.
Average rate to date, 75 per cent.
Highest rate of interest received during the year, 7 per cent.

MUTUAL PROTECTION FIRE INSURANCE COMPANY, BOSTON.

[Incorporated April 10, 1861. Commenced business July, 1864.]

AMOS STONE, *President.* *Secretary*, JOHN R. WOLSTON.

Office, No. 1 Chelsea Street, Charlestown District.

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$2,620 00	
United States bonds,	3,267 50	
Cash in the office of the company,	107 07	
deposited in the Charlestown Five Cent Savings Bank,	19,509 16	
Premiums in course of collection (net),	1,283 50	
Interest due and accrued,	377 97	
Bills receivable,	229 00	
Gross Assets,		$27,394 20

LIABILITIES.

Unearned premiums on outstanding risks,	$13,697 10	
State and local taxes, due or accrued,	70 62	
Gross Liabilities,		13,767 72
Surplus,		$13,626 48

INCOME.

Gross cash premiums received during the year,	$3,328 81	
Deduct return premiums and re-insurance,	51 89	
Net cash premiums received,		$3,276 92
Received for interest on mortgages,		185 60
for interest from all other sources,		1,075 89
Deposit notes received during the year,	$3,463 80	
Gross Cash Income,		$4,538 41

EXPENDITURES.

Gross amount paid for losses during the year,	$666 66
Paid for brokerage and commissions,	492 81
for state and local taxes,	32 23

Paid for profits or surplus on terminated policies,	$734 12
for rents,	377 79
Gross Cash Expenditures,	$2,303 61

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$1,358,900 00	
written during 1876,	273,010 00	
Total,		$1,631,910 00
Risks terminated during 1876,		298,600 00
Net amount in force December 31, 1876,		$1,333,310 00
Losses incurred during the year,		666 66

Percentage of profits or surplus returned during 1876, 25 per cent.
Average rate to date, 25 per cent.
Highest rate of interest received during the year, 8 per cent.

NEWBURYPORT MUTUAL FIRE INSURANCE COMPANY, NEWBURYPORT.

[Incorporated February, 1829. Commenced business May 1, 1829.]

AMOS NOYES, *President.* *Secretary*, JOSEPH J. KNAPP.

Office, No. 24 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Lowell city bonds, 6s,	$2,000 00	$2,120 00
Lawrence city bonds, 6s,	1,000 00	1,060 00
Fall River city bonds, 6s,	1,000 00	1,060 00
Hyde Park town bonds, 6s,	1,000 00	1,050 00
100 shares Merchants' Nat'l Bank,	2,000 00	3,000 00
18 " Mechanics' Nat'l Bank,	1,800 00	2,340 00
31 " Ocean Nat'l Bank,	1,550 00	1,999 50
15 " Washington Nat'l Bank,	1,500 00	2,000 00
Eastern Railroad bonds, 7s,	5,500 00	2,807 75
Corporation notes,	–	1,390 00
		$18,827 25

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$18,827 25	
Cash in the office of the company,	15 63	
deposited in the Merchants' Nat'l Bank,	581 20	
deposited in the Savings Institution,	1,125 48	
deposited in the Newburyport Five Cent Savings Bank,	1,120 00	
Interest due and accrued,	75 00	
Office furniture,	$225 40	
Gross Assets,		$21,744 56

Liabilities.

Unearned premiums on outstanding risks,	$4,431 08	
Rents, salaries, office, agency and incidental expenses,	200 00	
Gross Liabilities,		$4,631 08
Surplus,		$17,113 48

Income.

Gross cash premiums received during the year,	$1,114 48	
Deduct return premiums and re-insurance,	62 17	
Net cash premiums received,		$1,052 31
Received for interest from all other sources,		1,458 03
for rents,		8 00
from all other sources; viz., policy fees, $53.01; premiums forfeited, $41.80,		94 81
Deposit notes received during the year,	$2,228 96	
Gross Cash Income,		$2,613 15

Expenditures.

Gross amount paid for losses during the year,	$25 00
Paid for salaries and fees of officers and employés,	275 00
for state and local taxes,	96
for profits or surplus on terminated policies,	1,039 13
for rents,	100 00
for office, agency and incidental expenses,	48 02
Gross Cash Expenditures,	$1,488 11

Miscellaneous.

Risks outstanding December 31, 1875,	$725,610 00	
written during 1876,	94,250 00	
Total,		$819,860 00
Risks terminated during 1876,		94,950 00
Net amount in force December 31, 1876,		$724,910 00
Deposit notes received on outstanding risks,		17,724 34
Losses incurred during the year,		25 00

Percentage of profits or surplus returned during 1876, 100 per cent.
Average rate to date, 100 per cent.
Highest rate of interest received during the year, 6 per cent.

NORFOLK MUTUAL FIRE INSURANCE COMPANY, DEDHAM.

[Incorporated February 12, 1825. Commenced business July 1, 1825.]

IRA CLEVELAND, *President.* *Secretary*, GEORGE D. GORDON.

Office at Dedham.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$39,000 00	$44,255 00
Chicago city sewerage loans, 7s,	7,000 00	7,280 00
Cincinnati city bonds, $7\frac{3}{10}$s,	25,000 00	26,250 00
Marquette and Ontonagon Railroad bonds, 8s,	32,000 00	31,040 00
Phila. and Reading Railroad bonds, 7s,	8,000 00	8,000 00
Personal loan,	–	400 00
		$117,225 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
125 shares Boston Wharf Company,	7,000 00	5,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$17,500 00	
Loans on mortgage of real estate (first liens),	105,250 00	
Stocks, bonds, etc., as per schedule,	117,225 00	
Loans on collateral security, as per schedule,	5,000 00	
Cash deposited in the Dedham Nat'l Bank,	9,430 89	
Premiums in course of collection (net),	5,515 13	
Interest due and accrued,	4,820 19	
Bills receivable,	472 50	
Gross Assets,		$265,213 71

LIABILITIES.

Adjusted losses and claims, due and unpaid,	$427 40	
Losses and claims adjusted, but not due,	1,600 00	
Claimed and reported losses, not adjusted,	815 00	
Unearned premiums on outstanding risks,	130,409 16	
Return premiums on cancelled policies,	177 48	
Dividends of profits unpaid on terminated policies,	5,391 82	
Rents, salaries, office, agency and incidental expenses,	825 00	
Gross Liabilities,		139,645 86
Surplus,		$125,567 85

INCOME.

Gross cash premiums received during the year,	$43,724 54
Received for interest on mortgages,	6,918 60
for interest from all other sources,	7,601 40

Received for rents,		$1,330 00
Deposit notes received during the year,	$84,222 98	
Gross Cash Income,		$59,574 54

EXPENDITURES.

Gross amount paid for losses during the year,	$20,137 87
Paid for brokerage and commissions,	6,752 78
for salaries and fees of officers and employés,	3,594 49
for state and local taxes,	534 17
for profits or surplus on terminated policies,	20,447 43
for office, agency and incidental expenses,	1,203 49
Gross Cash Expenditures,	$52,670 23

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$15,115,979 00	
written during 1876,	2,639,748 00	
Total,		$17,755,727 00
Risks terminated during 1876,		2,593,510 00
Net amount in force December 31, 1876,		$15,162,217 00
Deposit notes received on outstanding risks,		509,636 62
Losses incurred during the year,		22,616 77

Percentage of profits or surplus returned during 1876, 25 and 50 per cent.
Highest rate of interest received during the year, 8 per cent.

QUINCY MUTUAL FIRE INSURANCE COMPANY, QUINCY.

[Incorporated March 22, 1851. Commenced business 1851.]

ISRAEL W. MUNROE, *President.* *Secretary*, CHAS. A. HOWLAND.

Office at Quincy.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States registered bonds, 6s,	$10,000 00	$11,350 00
" " 5-20 registered bonds,	20,000 00	22,000 00
" " " " "	5,000 00	5,650 00
200 shares Manufacturers' Nat'l Bank,	20,000 00	20,400 00
40 " Merchants' Nat'l Bank,	4,000 00	5,600 00
58 " Third Nat'l Bank,	5,800 00	6,960 00
25 " State Nat'l Bank,	2,500 00	2,850 00
100 " North Nat'l Bank,	10,000 00	12,500 00
66 " Washington Nat'l Bank,	6,600 00	9,240 00
48 " Second Nat'l Bank,	4,800 00	6,960 00
61 " Blackstone Nat'l Bank,	6,100 00	7,176 00
50 " First Nat'l Bank,	5,000 00	10,200 00

50	shares	Revere Nat'l Bank,	$5,000 00	$5,500 00
50	"	Hamilton Nat'l Bank,	5,000 00	6,250 00
175	"	Mt. Wollaston Nat'l Bank,	17,500 00	28,000 00
25	"	Granite Nat'l Bank,	2,500 00	3,375 00
100	"	Wachusett Nat'l Bank,	10,000 00	10,000 00
52	"	Hingham Nat'l Bank,	3,640 00	4,160 00
38	"	First Nat'l Bank,	3,800 00	5,130 00
105	"	Old Colony and Newport Railroad,	10,500 00	10,815 00
124	"	Boston and Albany Railroad,	12,400 00	15,872 00
5	"	Citizens' Gas Light Company,	500 00	750 00
			$170,640 00	$210,738 00

Securities held as collateral for cash loans:—

			Market value.	Loaned thereon.
107	shares	Hingham Cordage Company,	$11,770 00	$10,000 00
17	"	Lawrence Cotton Duck Company,	20,400 00	15,000 00
			$32,170 00	$25,000 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$8,500 00	
Loans on mortgage of real estate (first liens),	60,900 00	
Stocks, bonds, etc., as per schedule,	210,738 00	
Loans on collateral security, as per schedule,	25,000 00	
Cash in the office of the company,	592 00	
deposited in the Mt. Wollaston Nat'l Bank,	8,186 26	
deposited in the Manufacturers' Nat'l B'k,	21,491 91	
Premiums in course of collection (net),	12,846 37	
Interest due and accrued,	8,492 28	
Gross Assets,		$356,746 82

Liabilities.

Unearned premiums on outstanding risks,	$201,331 90	
Dividends of profits unpaid on terminated policies,	800 00	
State and local taxes, due or accrued,	122 91	
Salaries, office, agency and incidental expenses,	450 35	
Gross Liabilities,		202,705 16
Surplus,		$154,041 66

Income.

Gross cash premiums received during the year,	$104,294 81	
Deduct return premiums and re-insurance,	25 00	
Net cash premiums received,		$104,269 81
Received for interest on mortgages,		3,509 76
for interest from all other sources,		13,981 07
Deposit notes received during the year,	$104,294 81	
Gross Cash Income,		$121,760 64

EXPENDITURES.

Gross amount paid for losses during the year,	$24,415 32
Paid for brokerage and commissions,	15,821 18
for salaries and fees of officers and employés,	8,636 90
for state and local taxes,	1,522 42
for profits or surplus on terminated policies,	29,982 05
for office, agency and incidental expenses,	4,471 71
Gross Cash Expenditures,	$84,849 58

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$26,138,693 00	
written during 1876,	7,344,315 00	
Total,		$33,483,008 00
Risks terminated during 1876,	$7,507,751 00	
re-insured during 1876,	2,000 00	
Total deductions,		7,509,751 00
Net amount in force December 31, 1876,		$25,973,257 00
Deposit notes received on outstanding risks,		402,878 80
Losses incurred during the year,		23,676 32

Percentage of profits or surplus returned during 1876, 15 to 40 per cent.
Highest rate of interest received during the year, 9 per cent.

SALEM MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated April 17, 1838. Commenced business May, 1838.]

CHARLES S. NICHOLS, *President.* *Secretary*, WM. S. FELTON.

Office, No. 97 Washington Street,

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
City of Chelsea bond,	$1,000 00	$1,065 00
City of Toledo bond, 8s,	1,000 00	1,090 00
Springfield city bonds, 7s,	1,000 00	1,150 00
Cincinnati city bonds, 7 3/10s,	1,000 00	1,025 00
Cleveland city bonds, 7s,	1,000 00	1,090 00
Cincinnati city bonds, 7s,	1,000 00	1,070 00
Chicago city bonds, 7s,	1,000 00	1,065 00
Chicago city bonds, 6s,	1,000 00	1,000 00
St. Louis city bonds, 6s,	1,000 00	1,000 00
20 shares Salem Nat'l Bank,	2,000 00	2,280 00
14 " Asiatic Nat'l Bank,	420 00	574 00
5 " Nat'l Exchange Bank,	500 00	585 00
6 " Cambridge Horse Railroad,	600 00	660 00
Boston and Maine Railroad bond, 7s,	1,000 00	1,100 00
Worcester and Nashua Railroad bond, 7s,	1,000 00	1,050 00

Eastern Railroad bond, 7s,	$1,000 00	$515 00
Essex Railroad bond, 6s,	1,000 00	510 00
15 shares Salem Gas Light Company,	1,500 00	1,485 00
2 " Lynn Gas Light Company,	200 00	140 00
	$18,220 00	$18,454 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$5,300 00	
Stocks, bonds, etc., as per schedule,	18,454 00	
Cash in the office of the company, and deposited in bank,	3,839 96	
Premiums in course of collection (net),	742 09	
Interest due and accrued,	386 95	
Gross Assets,		$28,723 00

LIABILITIES.

Claimed and reported losses, not adjusted,	$1,772 10	
Unearned premiums on outstanding risks,	9,929 12	
Dividends of profits unpaid on terminated policies,	425 45	
State and local taxes, due or accrued,	10 52	
Salaries, office, agency and incidental expenses,	475 00	
Gross Liabilities,		12,612 19
Surplus,		$16,110 81

INCOME.

Gross cash premiums received during the year,	$8,688 94	
Deduct return premiums and re-insurance,	192 43	
Net cash premiums received,		$8,496 51
Received for interest on mortgages,		467 74
for interest from all other sources,		1,249 10
Deposit notes received during the year,	$11,990 72	
Gross Cash Income,		$10,213 35

EXPENDITURES.

Gross amount paid for losses during the year,	$20 00
Paid for brokerage and commissions,	65 82
for salaries and fees of officers and employés,	1,396 00
for state and local taxes,	45 29
for profits or surplus on terminated policies,	3,329 71
for office, agency and incidental expenses,	85 43
Gross Cash Expenditures,	$4,942 25

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$1,263,267 00	
written during 1876,	570,625 00	
Total,		$1,833,892 00

Risks terminated during 1876,	$676,542 00	
re-insured during 1876,	1,000 00	
Total deductions,		$677,542 00
Net amount in force December 31, 1876,		$1,156,650 00
Deposit notes received on outstanding risks,		19,721 13
Losses incurred during the year,		20 00

Percentage of profits or surplus returned during 1876, 30 per cent.
Average rate to date, 50 per cent.
Highest rate of interest received during the year, 8 per cent.

SALISBURY AND AMESBURY MUTUAL FIRE INSURANCE COMPANY, AMESBURY.

[Incorporated May 18, 1855. Commenced business December 1, 1855.]

DAVID L. DEARBORN, *President.* *Secretary*, WM. C. BINNEY.

Office, No 11 Main Street.

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash deposited in the bank,	$3,845 88	
Premiums in course of collection (net),	24 00	
Office safe,	$100 00	
Gross Assets,		$3,869 88

LIABILITIES.

Unearned premiums on outstanding risks,	$1,367 71	
Dividends of profits unpaid on terminated policies,	1 36	
Gross Liabilities,		1,369 07
Surplus,		$2,500 81

INCOME.

Gross cash premiums received during the year,		$342 00
Received for interest from all sources,		190 89
Deposit notes received during the year,	$3,420 00	
Gross Cash Income,		$532 89

EXPENDITURES.

Paid for salaries and fees of officers and employés,	$100 00
for state and local taxes,	2 30
for profits or surplus on terminated policies,	30 89
Gross Cash Expenditures,	$133 19

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$391,518 00	
written during 1876,	42,200 00	
Total,		$433,718 00

Risks terminated during 1876,	$38,650 00
Net amount in force December 31, 1876,	$395,068 00
Deposit notes received on outstanding risks,	27,354 13

Percentage of profits or surplus returned during 1876, 10 per cent.
Average rate to date, 10 per cent.
Highest rate of interest received during the year, 6 per cent.

SAUGUS MUTUAL FIRE INSURANCE COMPANY, SAUGUS.

[Incorporated February 24, 1852. Commenced business April 1, 1852.]

HARMON HALL, *President.* *Secretary*, WILBUR F. NEWHALL.

Office at East Saugus.

[NOTE.—This company insures nothing but dwellings, farm buildings and their contents, in Lynn, Saugus, Lynnfield, Swampscott and Nahant. No cash premiums are taken, but assessments are made on deposit notes, to pay losses and expenses. All policies are issued for a term of three years.]

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash in the office of the company,	$543 43	
Net amount of unpaid assessments,	350 00	
Office furniture,	$400 00	
Gross Assets,		$893 43

LIABILITIES.

Claimed and reported losses, not adjusted,	$2 00	
Owing for borrowed money, secured by directors' notes,	1,800 00	
Gross Liabilities,		$1,802 00

INCOME.

Received from assessments on deposit notes,		$2,059 66
for rents,		70 00
from all other sources; viz., policy fees,		575 00
Deposit notes received during the year,	$110,896 00	
Gross Cash Income,		$2,704 66

EXPENDITURES.

Gross amount paid for losses during the year,	$1,269 50
Paid for salaries and fees of officers and employés,	1,250 00
for interest on borrowed money,	88 75
for state and local taxes,	21 33
for rents,	175 00
for office, agency and incidental expenses,	302 77
Gross Cash Expenditures,	$3,107 35

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$2,589,720 00	
written during 1876,	911,400 00	
Total,		$3,501,120 00
Risks terminated during 1876,		946,550 00
Net amount in force December 31, 1876,		$2,554,570 00
Deposit notes received on outstanding risks,		308,016 00
Losses incurred during the year,		1,271 50
Assessments laid on deposit notes,	$2,273 25	

Highest rate paid, 7 per cent.

SOUTH DANVERS MUTUAL FIRE INSURANCE COMPANY, PEABODY.

[Incorporated June 12, 1829. Commenced business August 1, 1829.]

ISAAC B. ELLIOT, *President.* *Secretary*, G. A. OSBORNE.

Office at Peabody.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$6,000 00	$6,890 00
Boston city bonds, 6s,	3,000 00	3,300 00
Cincinnati city bonds, 7 3/10s,	3,000 00	3,170 00
48 shares Warren Nat'l Bank, Peabody,	4,800 00	6,720 00
45 " South Danvers Nat'l Bank, Peabody,	4,500 00	6,750 00
51 " Asiatic Nat'l Bank, Salem,	1,530 00	1,938 00
20 " Naumkeag Nat'l Bank, Salem,	2,000 00	3,000 00
18 " Nat'l Exchange Bank, Salem,	1,800 00	2,106 00
12 " First Nat'l Bank, Salem,	1,200 00	1,440 00
34 " First Nat'l Bank, Danvers,	2,550 00	3,060 00
8 " Andover Nat'l Bank, Andover,	800 00	960 00
30 " Nat'l Hyde and Leather B'k, Boston,	3,000 00	3,240 00
Eastern Railroad bonds,	2,000 00	1,000 00
	$36,180 00	$43,574 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$200 00	
Stocks, bonds, etc., as per schedule,	43,574 00	
Cash in the office of the company,	198 66	
deposited in the So. Danvers Nat'l Bank,	2,209 17	
Premiums in course of collection (net),	43 55	
Interest due and accrued,	330 00	
Gross Assets,		$46,555 38

Liabilities.

Unearned premiums on outstanding risks,	$10,818 49	
Return premiums on cancelled policies,	486 25	
Salaries,	247 00	
Gross Liabilities,		$11,551 74
Surplus,		$35,003 64

Income.

Gross cash premiums received during the year,	$3,715 87	
Deduct return premiums and re-insurance,	42 75	
Net cash premiums received,		$3,673 12
Received for interest on mortgages,		12 00
for interest from all other sources,		2,658 50
from all other sources; viz., policy fees,		128 00
Gross Cash Income,		$6,471 62

Expenditures.

Gross amount paid for losses during the year,	$1,069 20
Paid for salaries and fees of officers and employés,	989 00
for state and local taxes,	11 98
for profits or surplus on terminated policies,	2,489 97
for office, agency and incidental expenses,	53 42
Gross Cash Expenditures,	$4,613 57

Miscellaneous.

Risks outstanding December 31, 1875,	$992,080 00	
written during 1876,	171,575 00	
Total,		$1,163,655 00
Risks terminated during 1876,		180,175 00
Net amount in force December 31, 1876,		$983,480 00
Deposit notes received on outstanding risks,		43,273 98
Losses incurred during the year,		1,069 20

Percentage of profits or surplus returned during 1876, 75 per cent.

Highest rate of interest received during the year, 8 per cent.

TRADERS AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

LEVI SPRAGUE, *President.* *Secretary*, EDWARD M. TUCKE.

Office, No. 27 Central Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Cook county bonds,	$2,500 00	$2,625 00
United States bonds,	6,000 00	6,780 00
St. Albans village bonds,	3,000 00	3,000 00
Lynn city bonds,	5,000 00	5,250 00
Salem city bonds,	3,000 00	3,180 00
Cambridge city bonds,	5,000 00	5,300 00
Lowell city bonds,	3,000 00	3,180 00
50 shares Conn. River Railroad,	5,000 00	6,500 00
Boston and Lowell Railroad bonds,	15,000 00	15,750 00
Vermont and Mass. Railroad bonds,	2,500 00	2,600 00
5 shares Lowell Manufacturing Co.,	3,450 00	2,850 00
8 " Merrimack Manufacturing Co.,	8,000 00	9,600 00
30 " Tremont and Suffolk Mills,	3,000 00	3,600 00
50 " Vassalboro' Mills,	5,000 00	3,750 00
20 " Androscoggin Mills,	2,000 00	1,900 00
50 " Lowell Gas Co.,	5,000 00	7,250 00
190 " Traders' and Mechanics' Ins. Co.,	19,000 00	19,950 00
30 " Old Lowell Nat'l Bank,	3,000 00	3,750 00
Loaned on personal security,	–	400 00
		$107,215 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
3 shares Merrimack Manufacturing Co., and 100 " Vassalboro' Mills,	$10,500 00	$5,000 00
50 " Nat'l Pemberton Bank,	7,500 00	7,000 00
84 " Nashua and Lowell Railroad,	8,400 00	7,000 00
Vermont and Mass. Railroad bonds,	5,000 00	4,000 00
50 shares Nat'l Pemberton Bank,	7,500 00	7,000 00
25 " Lowell Gas Co.,	3,500 00	500 00
Chattel mortgage,	2,000 00	800 00
	$44,400 00	$31,300 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$75,200 00	
Stocks, bonds, etc., as per schedule,	107,215 00	
Loans on collateral security, as per schedule,	31,300 00	
Cash in the office of the company, and deposited in the Prescott Nat'l Bank,	4,283 81	
Premiums in course of collection (net),	2,459 20	
Interest due and accrued,	1,605 25	
Gross Assets,		$222,063 26

LIABILITIES.

Claimed and reported losses, not adjusted,	$1,000 00	
Unearned premiums on outstanding risks,	117,381 90	
Gross Liabilities,		$118,381 90
Surplus,		$103,681 36

INCOME.

Gross cash premiums received during the year,	$55,437 24	
Deduct return premiums and re-insurance,	1,612 31	
Net cash premiums received,		$53,824 93
Received for interest from all sources,		12,710 64
Gross Cash Income,		$66,535 57

EXPENDITURES.

Gross amount paid for losses during the year,	$15,368 32
Paid for brokerage and commissions,	7,188 72
for salaries and fees of officers and employés,	5,892 07
for state and local taxes,	522 13
for profits or surplus on terminated policies,	14,645 27
for rents,	150 00
Gross Cash Expenditures,	$43,766 51

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$14,861,734 00	
written during 1876,	3,815,716 00	
Total,		$18,677,450 00
Risks terminated during 1876,		4,052,703 00
Net amount in force December 31, 1876,		$14,624,747 00
Deposit notes received on outstanding risks,		55,511 93
Losses incurred during the year,		16,368 32

Percentage of profits or surplus returned during 1876, 10–20–30 per cent.
Highest rate of interest received during the year, 8 per cent.

WESTFIELD MUTUAL FIRE INSURANCE COMPANY, WESTFIELD.

[Incorporated March 30, 1852. Commenced business November 1, 1852.]

JAMES H. WATERMAN, *President.* *Secretary*, WILLIAM H. FOOTE.

Office at Westfield.

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash in the office of the company,	$276 69
deposited in the Westfield Savings Bank,	1,125 00
deposited in the Woronoco Savings Bank,	6,150 00

Interest due and accrued,		$181 87	
Office safe	$390 00		
Gross Assets,			$7,733 56

LIABILITIES.

Unearned premiums on outstanding risks,		$5,725 19	
Dividends of profits unpaid on terminated policies,		42 30	
State and local taxes, due or accrued,		2 01	
Salaries,		17 00	
Gross Liabilities,			5,786 50
Surplus,			$1,947 06

INCOME.

Gross cash premiums received during the year,		$2,220 11	
Deduct return premiums and re-insurance,		100 11	
Net cash premiums received,			$2,120 00
Received for interest from all sources,			413 99
Deposit notes received during the year,		$4,423 72	
Gross Cash Income,			$2,533 99

EXPENDITURES.

Gross amount paid for losses during the year,	$677 96
Paid for brokerage and commissions,	222 01
for salaries and fees of officers and employés,	33 00
for state and local taxes,	13 61
for profits or surplus on terminated policies,	812 63
for rents,	80 00
for office, agency and incidental expenses,	77 25
Gross Cash Expenditures,	$1,916 46

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$855,106 00	
written during 1876,	167,935 00	
Total,		$1,023,041 00
Risks terminated during 1876,		196,291 00
Net amount in force December 31, 1876,		$826,750 00
Deposit notes received on outstanding risks,		22,900 74
Losses incurred during the year,		677 96

Highest rate of interest received during the year, 6 per cent.

WESTFORD MUTUAL FIRE INSURANCE COMPANY, WESTFORD.

[Incorporated March 20, 1840. Commenced business July 1, 1840.]

ALLAN CAMERON, *President.* *Secretary*, J. HENRY READ.

Office at Westford.

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash in the office of the company,	$450 07	
Gross Assets,		$450 07

LIABILITIES.

Unearned premiums on outstanding risks,	$3,089 57	
Gross Liabilities,		3,089 57
Balance against the company,		$2,639 50

INCOME.

Gross cash premiums received during the year,		$842 15
Deposit notes received during the year,	$1,684 30	
Gross Cash Income,		$842 15

EXPENDITURES.

Gross amount paid for losses during the year,	$55 62
Paid for salaries and fees of officers and employés,	28 08
for interest on borrowed money,	9 64
Gross Cash Expenditures,	$93 34

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$746,410 00	
written during 1876,	93,820 00	
Total,		$840,230 00
Risks terminated during 1876,		204,530 00
Net amount in force December 31, 1876,		$635,700 00
Deposit notes received on outstanding risks,		12,358 30
Losses incurred during the year,		55 62

Highest rate of interest paid, 7 per cent.

WEST NEWBURY MUTUAL FIRE INSURANCE COMPANY, WEST NEWBURY.

[Incorporated February 8, 1828. Commenced business April 4, 1828.]

WM. MERRILL, *President.* *Secretary*, GEORGE W. CARR.

Office at West Newbury.

[Note.—This company charges no cash premium, but relies upon assessments on deposit notes to pay losses and expenses.]

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Office furniture,		$31 00

LIABILITIES.

Owing for borrowed money, secured by treasurer's note,	$630 00	
State and local taxes, due or accrued,	74	
Rents, salaries, office, agency and incidental expenses,	341 00	
Gross Liabilities,		$971 74

INCOME.

Received from assessments on deposit notes,		$74 29
from all other sources; viz., policy fees,		112 50
Deposit notes received during the year,	$11,529 13	
Gross Cash Income,		$186 79

EXPENDITURES.

Gross amount paid for losses during the year,	$83 00
Paid for brokerage and commissions,	2 28
for salaries and fees of officers and employés,	199 75
for interest on borrowed money,	30 00
for rents,	11 00
for office, agency and incidental expenses,	50 94
Gross Cash Expenditures,	$376 97

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$1,984,598 00	
written during 1876,	200,362 00	
Total,		$2,184,960 00
Risks terminated during 1876,		148,299 00
Net amount in force December 31, 1876,		$2,036,661 00
Deposit notes received on outstanding risks,		96,909 08
Losses incurred during the year,		83 00

Highest rate of interest paid, 6 per cent.

WEYMOUTH AND BRAINTREE MUTUAL FIRE INSURANCE COMPANY, WEYMOUTH.

[Incorporated February 20, 1833. Commenced business August 1, 1833.]

NAMAN L. WHITE, *President.* *Secretary*, ELIAS RICHARDS.

Office at Weymouth.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Central Pacific Railroad bonds,	$2,000 00	$2,140 00
Union Pacific Railroad bonds,	2,000 00	2,080 00
Bur., Cedar Rapids and Minn. R. R. bonds,	2,400 00	1,440 00
Nashua and Rochester Railroad bonds,	3,000 00	3,000 00
21 shares Bur., Cedar Rapids and Minn. R. R.,	2,100 00	630 00
Personal loans,	–	533 33
		$9,823 33

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$9,823 33	
Cash in the office of the company,	1,138 20	
Premiums in course of collection (net),	417 10	
Office furniture, safe and fixtures, $300 00		
Gross Assets,		$11,378 63

LIABILITIES.

Losses and claims adjusted, but not due,	$568 50	
Unearned premiums on outstanding risks,	19,992 16	
Gross Liabilities,		20,560 66
Balance against the company,		$9,182 03

INCOME.

Gross cash premiums received during the year,	$6,130 55	
Deduct return premiums and re-insurance,	826 93	
Net cash premiums received,		$5,303 62
Received for interest from all other sources,		710 19
Deposit notes received during the year,	$12,086 06	
Gross Cash Income,		$6,013 81

EXPENDITURES.

Gross amount paid for losses during the year,	$7,110 03
Paid for brokerage and commissions,	868 40
for salaries and fees of officers and employés,	365 20
for state and local taxes,	101 39
for profits or surplus on terminated policies,	301 17
for rents,	222 85
for office, agency and incidental expenses,	272 55
Gross Cash Expenditures,	$9,241 59

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$2,503,252 00	
written during 1876,	392,290 00	
Total,		$2,895,542 00
Risks terminated during 1876,	$932,761 00	
re-insured during 1876,	4,750 00	
Total deductions,		937,511 00
Net amount in force December 31, 1876,		$1,958,031 00
Deposit notes received on outstanding risks,		76,349 68
Losses incurred during the year,		5,310 86

Percentage of profits or surplus returned during 1876, 10 and 20 per cent.
Highest rate of interest received during the year, 8 per cent.

WHATELY MUTUAL FIRE INSURANCE COMPANY, WHATELY.

[Incorporated May 13, 1873. Commenced business May 15, 1873.]

CHESTER K. WAITE, *President.* *Secretary*, SAMUEL LESURE.

Office at Whately.

[NOTE.—This company insures dwelling-houses, farm buildings and contents, only in the town of Whately, under section 10, chapter 375, Acts of 1872.]

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash in the office of the company,	$166 00

INCOME.

Gross cash premiums received during the year,		$0 94
Received from all other sources; viz., policy fees,		1 00
Deposit notes received during the year,	$22 50	
Gross Cash Income,		$1 94

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$190,460 75	
written during 1876,	250 00	
Total,		$190,710 75
Deposit notes received on outstanding risks,		21,230 08

WORCESTER MANUFACTURERS' MUTUAL INSURANCE COMPANY, WORCESTER.

[Incorporated March 31, 1855. Commenced business March 31, 1855.]

GEORGE M. RICE, *President.* *Secretary*, SAM'L R. BARTON.

Office, No. 448 Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston and Albany Railroad bonds,	$26,000 00	$28,990 00
Boston and Fitchburg Railroad bonds,	15,000 00	16,575 00
Old Colony Railroad bonds,	25,000 00	27,625 00
United States registered bonds,	15,000 00	17,100 00
" " coupon bonds,	10,000 00	11,400 00
60 shares City Nat'l Bank,	6,000 00	6,900 00
Corporation notes, indorsed,	–	36,831 05
		$145,421 05

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$145,421 05	
Cash in the office of the company,	112 47	
deposited in the Worcester Safe Deposit and Trust Company,	21,040 00	
Gross Assets,		$166,573 52

LIABILITIES.

Unearned premiums on outstanding risks,	$74,046 03	
Dividends of profits unpaid on terminated policies,	9,543 54	
State and local taxes, due or accrued,	257 25	
Gross Liabilities,		83,846 82
Surplus,		$82,726 70

INCOME.

Gross cash premiums received during the year,	$148,092 05	
Deduct return premiums and re-insurance,	2,127 31	
Net cash premiums received,		$145,964 74
Received for interest from all sources,		9,555 81
Deposit notes received during the year,	$732,264 80	
Gross Cash Income,		$155,520 55

EXPENDITURES.

Gross amount paid for losses during the year,	$42,260 38
Paid for salaries and fees of officers and employés,	3,400 00
for state and local taxes,	1,473 48
for profits or surplus on terminated policies,	114,678 70

Paid for rents,	$600 00
for office, agency and incidental expenses,	1,376 31
Gross Cash Expenditures,	$163,788 87

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$16,283,070 00	
written during 1876,	16,156,768 00	
Total,		$32,439,838 00
Risks terminated during 1876,		16,283,070 00
Net amount in force December 31, 1876,		$16,156,768 00
Deposit notes received on outstanding risks,		732,264 80
Losses incurred during the year,		32,439 38

Percentage of profits or surplus returned during 1876, $70\frac{85}{100}$ per cent.
Average rate to date, $79\frac{58}{100}$ per cent.
Highest rate of interest received during the year, 7 per cent.

WORCESTER MUTUAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated February, 1823. Commenced business May, 1824.]

ANTHONY CHASE, *President.* *Secretary*, CHAS. M. MILES.

Office, No. 377 Main Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$7,000 00	$8,200 00
170 shares Worcester Nat'l Bank,	17,000 00	23,800 00
132 " City Nat'l Bank,	13,200 00	18,480 00
50 " Citizens' Nat'l Bank,	5,000 00	7,250 00
22 " Central Nat'l Bank,	2,200 00	3,080 00
57 " Mechanics' Nat'l Bank,	5,700 00	7,980 00
45 " Quinsigamond Nat'l Bank,	4,500 00	5,625 00
40 " Fitchburg Nat'l Bank,	4,000 00	6,000 00
15 " Blackstone Nat'l Bank,	1,500 00	1,650 00
20 " Oxford Nat'l Bank,	2,000 00	2,200 00
15 " Grafton Nat'l Bank,	1,500 00	1,650 00
15 " Southbridge Nat'l Bank,	1,500 00	1,650 00
30 " Westboro' Nat'l Bank,	3,000 00	3,450 00
50 " Wachusett Nat'l Bank,	5,000 00	5,000 00
Union Pacific Railroad stock,	2,000 00	2,000 00
Boston, Barre and Gardner Railroad stock,	12,500 00	12,500 00
Fitchburg and Worcester Railroad bonds,	1,500 00	1,500 00
Loaned on personal security,	–	56,200 00
		$168,215 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
150 shares	Worcester Gas Light Company,	$18,000 00	$15,000 00
15 "	Worcester Gas Light Company,	1,800 00	1,500 00
4 "	Norwich and Worcester Railroad,	520 00	400 00
5 "	Norwich and Worcester Railroad,	650 00	500 00
10 "	Bay State Hotel Company,	800 00	300 00
50 "	Crompton Carpet Company's stock,	5,000 00	2,500 00
		$26,770 00	$20,200 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$80,000 00	
Loans on mortgage of real estate (first liens),	172,480 72	
Stocks, bonds, etc., as per schedule,	168,215 00	
Loans on collateral security, as per schedule,	20,200 00	
Cash in the office of the company, and deposited in bank,	10,087 76	
Premiums in course of collection (net),	479 38	
Interest due and accrued,	7,595 80	
Gross Assets,		$459,058 66

LIABILITIES.

Adjusted losses and claims, due and unpaid,	$6,500 00	
Unearned premiums on outstanding risks,	237,162 75	
Gross Liabilities,		243,662 75
Surplus,		$215,395 91

INCOME.

Gross cash premiums received during the year,		$106,453 04
Received for interest from all sources,		21,608 27
for rents,		6,745 46
Deposit notes received during the year,	$209,716 18	
Gross Cash Income,		$134,806 77

EXPENDITURES.

Gross amount paid for losses during the year,	$34,786 79
Paid for brokerage and commissions,	7,544 53
for salaries and fees of officers and employés,	9,170 70
for state and local taxes,	2,238 05
for profits or surplus on terminated policies,	55,077 54
for office, agency and incidental expenses,	4,012 47
Gross Cash Expenditures,	$112,830 08

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$30,707,018 00	
written during 1876,	6,997,959 00	
Total,		$37,704,977 00
Risks terminated during 1876,		6,976,265 00
Net amount in force December 31, 1876,		$30,728,712 00
Deposit notes received on outstanding risks,		948,651 00
Losses incurred during the year,		32,131 48

Percentage of profits or surplus returned during 1876, 60 per cent.
Average rate to date, 60 per cent.

AGGREGATE.

Assets.	
Gross present Assets,	$4,647,078 37
Liabilities.	
Gross present Liabilities,	$2,475,550 47
Income.	
Cash received for premiums during the year,	$1,725,126 85
for interest and dividends,	240,445 76
from assessments on deposit notes,	21,366 57
for rents,	14,330 81
from all other sources,	2,602 79
Gross Cash Income,	$2,003,872 78
Expenditures.	
Cash paid for losses,	$625,902 03
for brokerage and commissions on premiums,	102,225 19
for salaries and fees of officers and employés,	139,048 06
for interest on borrowed money or otherwise,	797 30
for state and local taxes,	16,461 20
for return premiums,	889,804 35
for rents,	16,684 75
for all other expenditures,	47,192 54
Gross Cash Expenditures,	$1,838,115 42
General Items.	
Whole amount of risks outstanding at end of year,	$357,936,632 74
deposit notes received thereon,	10,761,025 24
risks written during the year,	158,191,242 84
risks terminated during the year,	150,080,303 03
losses incurred during the year,	587,028 48

MASSACHUSETTS MUTUAL FIRE

INSURANCE COMPANIES,

WITH GUARANTEE CAPITAL.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1876.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY, SALEM.

[Incorporated March 14, 1843. Commenced business May 23, 1843.]

Guarantee Capital, ... $100,000.

AUGUSTUS STORY, *President.* *Secretary*, THOMAS H. JOHNSON.

Office, No. 114 Washington Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds, 1865, 6s, . . .	$6,500 00	$7,312 50
" " " " 1867, 6s, . . .	27,500 00	31,968 75
Massachusetts state bonds, 1893, 5s, gold, .	4,000 00	4,580 00
New Hampshire state bonds 1897, 6s, . .	4,000 00	4,440 00
Licking Co., Ohio, bonds, 1882, 7-30, . . .	5,000 00	5,175 00
Chelsea city bonds, 1892, 6s, ...	17,000 00	18,190 00
Cambridge city bonds, 1884, 6s, . . .	10,000 00	11,000 00
Cincinnati city bonds, 1904, 7s, ...	5,000 00	5,375 00
Cleveland city bonds, 1879, 7s, ...	5,000 00	5,150 00
Chicago city bonds, 1894, 7s, ...	5,000 00	5,375 00
Hartford city bonds, 1891, 6s, ...	10,000 00	10,500 00
Lynn city bonds, 1884, 6s, ...	5,000 00	5,350 00
Lowell city bonds, 1890, 6s, ...	4,000 00	4,280 00
Lawrence city bonds, 1894, 6s, ...	5,000 00	5,350 00
Milwaukee city bonds, 1891, 5s, . . .	2,500 00	2,250 00
" " " 1896, 7s, . . .	5,000 00	5,350 00
Minneapolis city bonds, 1894, 8s, . . .	5,000 00	5,350 00
Portland city bonds, 1887, 6s, ...	5,000 00	5,150 00
Portland water co. bonds, 1888, 6s, . . .	5,000 00	3,750 00
Salem city bonds, 1891, 6s, ...	10,000 00	10,900 00
St. Louis city bonds, 1887, 6s, gold, . . .	10,000 00	10,600 00
31 shares Nat'l Exchange Bank, Salem, . .	3,100 00	3,627 00
10 " First Nat'l Bank, Salem, . . .	1,000 00	1,250 00
35 " Mercantile Nat'l Bank, Salem, .	3,500 00	4,095 00
39 " Naumkeag Nat'l Bank, Salem, .	3,900 00	6,006 00
140 " Salem Nat'l Bank, Salem, . .	14,000 00	15,960 00
65 " Nat'l Bank of Commerce, Boston, .	6,500 00	7,345 00
50 " Nat'l Bank of Republic, Boston, .	5,000 00	6,600 00
20 " Blackstone Nat'l Bank, Boston, .	2,000 00	2,300 00
15 " Freeman's Nat'l Bank, Boston, .	1,500 00	1,695 00

30 shares	Globe Nat'l Bank, Boston,	$3,000 00	$3,600 00
80 "	Merchants' Nat'l Bank, Boston,	8,000 00	11,200 00
40 "	Nat'l Revere Bank, Boston,	4,000 00	4,380 00
75 "	Second Nat'l Bank, Boston,	7,500 00	10,800 00
50 "	Union Market Nat'l B'k, Watertown,	5,000 00	4,900 00
100 "	Pittsburg, Fort Wayne and Chicago R. R., 7s,	10,000 00	10,200 00
50 "	Ogdensburg and Lake Champlain R. R.,	5,000 00	600 00
31 "	Old Colony Railroad,	3,100 00	3,301 50
50 "	Portland, Portsm'th and Saco R. R.,	5,000 00	2,500 00
Chicago, Burling'n and Quincy R. R. bonds, 7s,		16,500 00	18,067 50
Eastern Railroad bonds,		21,000 00	10,815 00
Old Colony Railroad bonds, 7s,		5,000 00	5,050 00
Michigan So. and No. Ind. R. R. bonds, 7s,		3,500 00	3,605 00
Philadelphia and Reading R. R. reg'd bonds, 7s,		10,000 00	10,000 00
Vermont and Canada R. R. bonds, 8s,		2,000 00	600 00
Central New Jersey Railroad bonds, 7s,		5,000 00	4,350 00
Union Pacific Railroad bonds, 6s, gold,		5,000 00	5,300 00
		$314,600 00	$325,543 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
125 shares Phillips Wharf Company, Salem,	$12,500 00	$10,000 00

Other cash loans:—

	Market value.
Waltham town loan,	$5,050 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$55,000 00	
Loans on mortgage of real estate (first liens),	6,500 00	
Stocks, bonds, etc., as per schedule,	325,543 25	
Loans on collateral security, as per schedule,	10,000 00	
Other cash loans,	5,050 00	
Cash in the office of the company,	4,400 65	
deposited in the Salem Nat'l Bank,	10,904 72	
Premiums in course of collection (net),	1,293 95	
Interest due and accrued,	3,737 72	
Rents due,	122 50	
Gross Assets,		$422,552 79

Liabilities.

Claimed and reported losses, not adjusted,	$1,210 00	
Unearned premiums on outstanding risks,	161,081 56	
Return premiums on cancelled policies,	247 97	
Div'ds of profits unpaid on terminated policies,	531 50	
Gross Liabilities,		163,071 03
Surplus,		$259,481 76

Income.

Gross cash premiums received during the year,	$108,250 19	
Deduct return premiums and re-insurance,	2,448 35	
Net cash premiums received,		$105,801 84
Received for interest on mortgages,		459 50
for interest from all other sources,		18,646 95
for rents,		3,602 23
from all other sources; viz., bank tax refunded,		1,078 70
Deposit notes received during the year,	$104,608 05	
Gross Cash Income,		$129,589 22

Expenditures.

Gross amount paid for losses during the year,	$25,942 42
Paid for brokerage and commissions,	16,526 27
for salaries and fees of officers and employés,	7,507 00
for state and local taxes,	2,503 06
for profits or surplus on terminated policies,	12,222 23
for office, agency and incidental expenses,	2,284 32
for dividends on guarantee capital,	10,000 00
Gross Cash Expenditures,	$76,985 30

Miscellaneous.

Risks outstanding December 31, 1875,	$21,976,362 72	
written during 1876,	7,929,469 42	
Total,		$29,905,832 14
Risks terminated during 1876,		8,636,158 74
Net amount in force December 31, 1876,		$21,269,673 40
Deposit notes received on outstanding risks,		322,163 12
Losses incurred during the year,		26,852 42

Percentage of profits or surplus returned during 1876, 20 per cent.

Highest rate of interest received during the year, 8 per cent.

Highest rate paid, 6 per cent.

Whole amount of net profits reserved for the security of the insured, as required by section 11, chapter 375, Acts of 1872, $39,870.44.

MASSACHUSETTS MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated December 21, 1872. Commenced business January 1, 1873.]

Guarantee Capital, ... $200,000 00

CHAS. B. CUMINGS, *President.* *Secretary*, JOHN M. CORBETT.

Office, No. 39 Court Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
150 shares	Tremont Nat'l Bank,	$15,000 00	$16,650 00
80 "	Hamilton Nat'l Bank,	8,000 00	9,200 00
100 "	Merchants' Nat'l Bank,	10,000 00	14,000 00
70 "	Nat'l Union Bank,	7,000 00	10,640 00
160 "	New England Nat'l Bank,	16,000 00	22,400 00
100 "	Columbian Nat'l Bank,	10,000 00	14,400 00
25 "	Globe Nat'l Bank,	2,500 00	3,000 00
100 "	Nat'l Webster Bank,	10,000 00	10,200 00
Eastern Railroad bonds,		16,000 00	8,260 00
Nashua and Rochester Railroad bonds,		10,000 00	9,000 00
Boston and Lowell Railroad notes,		–	10,000 00
			$127,750 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$151,000 00	
Stocks, bonds, etc., as per schedule,	127,750 00	
Cash deposited in the New England Trust Co.,	10,158 98	
Premiums in course of collection (net),	279 41	
Interest due and accrued,	2,656 52	
Gross Assets,		$291,844 91

LIABILITIES.

Claimed and reported losses, not adjusted,	$560 00	
Unearned premiums on outstanding risks,	57,642 94	
Dividends of profits unpaid on terminated policies,	2 50	
Gross Liabilities,		58,205 44
Surplus,		$233,639 47

INCOME.

Gross cash premiums received during the year,	$11,140 35	
Deduct return premiums and re-insurance,	1,036 17	
Net cash premiums received,		$10,104 18
Received for interest on mortgages,		10,642 70
for interest from all other sources,		8,756 27
for rents,		300 00
Gross Cash Income,		$29,803 15

EXPENDITURES.

Gross amount paid for losses during the year,	$3,499 77
Paid for brokerage and commissions,	826 97
for salaries and fees of officers and employés,	8,302 88
for interest on borrowed money,	4 08
for state and local taxes,	2,383 19
for profits or surplus on terminated policies,	111 34
for rents,	3,000 00
for office, agency and incidental expenses,	2,399 88
for dividends on guarantee capital,	22,000 00
Gross Cash Expenditures,	$42,528 11

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$12,225,135 00	
written during 1876,	896,445 00	
Total,		$13,121,580 00
Risks terminated during 1876,		247,690 00
Net amount in force December 31, 1876,		$12,873,890 00
Losses incurred during the year,		4,059 77

Percentage of profits or surplus returned during 1876, 25 per cent.
Average rate to date, 25 per cent.
Highest rate of interest received during the year, 7 per cent.
Highest rate paid, 2½ per cent.

Whole amount of net profits reserved for the security of the insured, as required by sect. 11, chap. 375, acts of 1872,	$363 13
Dividends in arrears or percentage of dividends to which the holders of the guarantee capital would be entitled, in case the profits were sufficient therefor (2 per cent.),	4,000 00

MECHANICS' MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated May, 1875. Commenced business May, 1875.]

Guarantee Capital, ... $200,000 00

ALFRED BICKNELL, *President.* *Secretary*, JOSEPH S. PARSONS.

Office, No. 45 Milk Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Metropolitan Railroad bonds,	$10,000 00	$10,750 00
Andover and Lowell Railroad bonds,	10,000 00	9,600 00
Eastern Railroad bonds and scrip,	10,590 33	5,467 26
Boston and Albany Railroad stock,	10,000 00	12,800 00
and Maine Railroad stock,	10,000 00	9,975 00
United States bonds,	25,000 00	29,156 25
District of Columbia bonds,	5,000 00	3,662 50

Central Nat'l Bank stock,	$2,500 00	$2,475 00
Hide and Leather Nat'l Bank stock,	700 00	763 00
Everett Nat'l Bank stock,	1,000 00	1,190 00
Nat'l Bank of North America stock,	1,300 00	1,365 00
Webster Bank stock,	2,000 00	2,060 00
	$88,090 33	$89,264 01

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),	$110,321 00	
Stocks, bonds, etc., as per schedule,	89,264 01	
Cash in the office of the company,	2,161 07	
deposited in the Mass. Loan and Trust Co.,	19,700 00	
deposited in the Nat'l Bank of North America,	642 09	
Premiums in course of collection (net),	4,039 86	
Interest due and accrued,	3,743 01	
Office furniture, fixtures, etc.,	$1,800 00	
Gross Assets,		$229,871 04

Liabilities.

Losses and claims adjusted, but not due,	$1,100 00	
Unearned premiums on outstanding risks,	29,827 11	
Return premiums on cancelled policies,	50 67	
Rents,	700 00	
Gross Liabilities,		31,677 78
Surplus,		$198,193 26

Income.

Gross cash premiums received during the year,	$29,750 19	
Deduct return premiums and re-insurance,	959 36	
Net cash premiums received,		$28,790 83
Received for interest on mortgages,		6,557 34
for interest from all other sources,		6,924 64
for rents,		2,200 00
from all other sources,		173 41
Gross Cash Income,		$44,646 22

Expenditures.

Gross amount paid for losses during the year,	$7,993 27
Paid for brokerage and commissions,	3,244 23
for salaries and fees of officers and employés,	5,620 00
for interest on borrowed money,	42 89
for state and local taxes,	3,040 06
for rents,	4,000 00
for office, agency and incidental expenses,	2,110 00
Gross Cash Expenditures,	$26,050 45

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$1,676,626 00	
written during 1876,	2,610,536 00	
Total,		$4,287,162 00
Risks terminated during 1876,	$714,345 00	
re-insured during 1876,	12,650 00	
Total deductions,		$726,995 00
Net amount in force December 31, 1876,		$3,560,167 00
Losses incurred during the year,		6,475 22

Highest rate of interest received during the year, 8 per cent.

Highest rate paid, 7 per cent.

Dividends in arrears or percentage of dividends to which the holders of the guarantee capital would be entitled in case the profits were sufficient therefor, $16\frac{2}{3}$ per cent.

AGGREGATE.

Guarantee Capital,	$500,000 00
Assets.	
Gross present Assets,	$944,268 74
Liabilities.	
Gross present Liabilities,	$252,954 25
Income.	
Cash received for premiums during the year,	$144,696 85
for interest and dividends,	51,987 40
for rents,	6,102 23
from all other sources,	1,252 11
Gross Cash Income,	$204,038 59
Expenditures.	
Cash paid for losses,	$37,435 46
for brokerage and commissions on premiums,	20,597 47
for salaries and fees of officers and employés,	21,429 88
for interest on borrowed money or otherwise,	46 97
for state and local taxes,	7,926 31
for return premiums,	12,333 57
for rents,	7,000 00
for all other expenditures,	38,794 20
Gross Cash Expenditures,	$145,563 86
General Items.	
Whole amount of risks outstanding at end of year,	$37,703,730 40
Deposit notes received thereon,	322,163 12
Risks written during the year,	11,436,450 42
terminated during the year,	9,610,843 74
Losses incurred during the year,	37,387 41

MASSACHUSETTS

MUTUAL MARINE AND FIRE-MARINE INSURANCE COMPANIES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1876.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES.

ATLANTIC MUTUAL FIRE AND MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated April 13, 1854. Commenced business March, 1855.]

Whole amount of guarantee fund,	$100,000 00
Paid up in subscription notes,	100,000 00
Outstanding scrip not ordered to be redeemed,	82,104 00

JOSHUA PAINE, *President.* *Secretary*, LEWIS NICKERSON.

Office, No. 83 Commercial Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1881,	$6,000 00	$7,027 50
Chicago city bonds,	10,000 00	10,675 00
Cincinnati city bonds,	5,000 00	5,350 00
Long Island city bonds,	2,000 00	2,100 00
Dayton city bonds,	2,000 00	2,140 00
Hyde Park town bonds,	2,000 00	2,000 00
45 shares Republic Nat'l Bank,	4,500 00	5,940 00
78 " Freeman's Nat'l Bank,	7,800 00	8,814 00
20 " Revere Nat'l Bank,	2,000 00	2,205 00
16 " Hide and Leather Nat'l Bank,	1,600 00	1,744 00
15 " Traders' Nat'l Bank,	1,500 00	1,552 50
15 " State Nat'l Bank,	1,500 00	1,713 75
30 " First Nat'l Bank,	3,000 00	4,710 00
80 " Chicago and North-Western R. R.,	8,000 00	4,640 00
16 " Boston and Albany R. R.,	1,600 00	2,048 00
35 " Burl., Cedar Rapids and No. R. R.,	3,500 00	700 00
Michigan Air Line R. R. 1st mortgage bonds,	7,000 00	7,000 00
Conn. Western R. R. 1st mortgage bonds,	5,000 00	3,750 00
West Wisconsin R. R. 1st mortgage bonds,	5,000 00	3,750 00
Burl., Cedar Rapids and No. R. R. 1st mortgage bonds,	4,000 00	3,200 00
Portland Water Company's bonds,	2,000 00	2,000 00
" " " scrip,	138 00	138 00
New England Mort. Sec. Co.'s bonds,	2,000 00	2,100 00
Personal loans,	–	4,846 35
		$90,144 10

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,		$90,144 10	
Cash in the office of the company,		103 70	
deposited in the First Nat'l Bank, Provincetown,		11,011 77	
Premiums in course of collection (net),		6,131 87	
Notes taken for marine and inland risks,		48,280 03	
Unpaid stock or subscription notes on time, not exceeding 12 months, not yet due, $98,500; overdue and collectible, $1,500,		100,000 00	
Interest due and accrued,		1,562 71	
Office furniture,	$325 00		
Insurance scrip,	240 00		
	$565 00		
Gross Assets,			$257,234 18

Liabilities.

Losses and claims adjusted, but not due,		$1,419 77	
Claimed and reported losses, not adjusted,		2,800 00	
Claims for losses disputed or resisted,		1,050 00	
Dividends to subscribers unpaid,		99 94	
Unearned premiums on outstanding risks,		32,550 44	
Due to other companies for re-insurance,		1,585 38	
State and local taxes, due or accrued,		102 96	
Rents, salaries, office, agency and incidental expenses,		700 00	
Gross Liabilities,			40,308 49
Surplus as regards Policy-holders,			$216,925 69
Guarantee fund,		$100,000 00	
Scrip outstanding,		82,104 00	
			182,104 00
Surplus over Guarantee Fund and Scrip,			$34,821 69

Income.

Gross cash premiums received during the year (marine),		$43,793 80	
Deduct rebate, re-insurance, etc.,		6,359 41	
Net cash premiums received,			$37,434 39
Received for interest from all sources,			5,180 97
from all other sources; viz., salvage on loss paid,			429 33
Bills receivable on marine risks,		$44,177 03	
Gross Cash Income,			$43,044 69

Expenditures.

Gross amount paid for losses during the year (marine),	$16,159 20	
Deduct salvage and re-insurance,	295 02	
Net amount paid for losses,		$15,864 18
Paid for brokerage and commissions,		1,941 95
for salaries and fees of officers and employés,		1,250 00
for interest and dividends to subscribers,		1,271 58
for state and local taxes,		426 45
for interest to scripholders,		4,626 24
rents,		85 00
for office, agency and incidental expenses,		485 33
Gross Cash Expenditures,		$25,950 73

Miscellaneous.

Marine risks outstanding December 31, 1876,	$441,669 00	
Deduct amount re-insured,	20,800 00	
Net amount in force,		$420,869 00
Marine risks written duriug the year,		783,271 00
risks terminated during the year,		737,410 00
losses incurred during the year,		10,388 05
Scrip dividends declared during 1876, 5 per cent.,		6,271 58

Average rate to date, 6½ per cent.

BOYLSTON MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated December 26, 1872. Commenced business January 8, 1873.]

Whole amount of guarantee fund,	$1,000,000 00
Paid up in cash,	557,200 00
Paid up in subscription notes,	442,800 00
Outstanding scrip not ordered to be redeemed,	63,840 00

J. W. Balch, *President.* *Secretary*, N. S. Jenney.

Office, No. 45 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, 6s,	$2,000 00	$2,280 00
United States 5-20 bonds,	2,000 00	2,265 00
Providence city note,	25,000 00	25,000 00
79 shares Washington Nat'l Bank,	7,900 00	10,744 00
266 " Columbian Nat'l Bank,	26,600 00	37,506 00
200 " Tremont Nat'l Bank,	20,000 00	22,200 00
100 " Merchandise Nat'l Bank,	10,000 00	10,500 00
100 " Bank of the Republic,	10,000 00	13,175 00
307 " Phila., Wil. & Balt. R. R.,	15,350 00	18,727 00

200 shares Boston & Providence R. R.,	$20,000 00	$26,200 00
50 " Boston & Albany R. R.,	5,000 00	6,387 50
200 " Fitchburg R. R.,	20,000 00	21,600 00
Framingham & Lowell R. R. bonds,	25,000 00	19,500 00
Boston & Providence R. R. bonds,	100,000 00	113,000 00
Nashua & Rochester R. R. bonds,	25,000 00	22,500 00
New England mortgage security bonds,	10,000 00	10,500 00
	$323,850 00	$362,084 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States 10-40 bonds,	$2,272 50	$2,500 00
United States bonds, 6s,	570 00	
Atchison, T. & Santa Fé R. R. bonds,	13,875 00	9,000 00
Union Pacific R. R. bonds,	2,685 00	2,000 00
Union Pacific R. R. bonds,	4,475 00	4,000 00
10 shares Commercial Wharf Co.,	22,000 00	20,000 00
Individual note,	2,500 00	2,500 00
Boston & Lowell R. R. note,	10,000 00	10,000 00
50 shares N. E. Mut'l Ins. Co.,	5,000 00	12,000 00
Boston, H. & E. R. R. bonds,	3,656 25	
Union Pacific R. R. S. F. bonds,	6,265 00	
Union Pacific R. R. S. F. bonds,	8,950 00	8,000 00
300 shares Cedar Rapids & Mo. R. R. R.,	15,000 00	15,000 00
100 " Iowa Falls & Sioux City stock,	6,000 00	
24 " Washington Mills,	1,584 00	1,200 00
Lowell Bleachery Co.'s note,	40,000 00	40,000 00
100 shares First Nat'l Bank, Concord, N. H.,	15,000 00	10,000 00
100 " Cedar Rapids & Mo. R. R. R. pref.,	9,500 00	8,000 00
	$169,332 75	$144,200 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),	$302,000 00	
Stocks, bonds, etc., as per schedule,	362,084 50	
Loans on collateral security, as per schedule,	144,200 00	
Cash in the office of the company,	4,063 58	
deposited in the Washington Nat'l Bank,	79,124 31	
Premiums in course of collection (net),	11,742 76	
Notes taken for marine and inland risks,	107,596 47	
Due or to become due from other companies for re-insurance on losses paid,	61 97	
Unpaid stock or subscription notes on time not exceeding 12 months, not yet due, $436,300; overdue and collectible, $6,500,	442,800 00	
Interest due and accrued,	12,215 52	
114 shares Relief Steamboat Co., $57.		
Gross Assets,		$1,465,889 11

Liabilities.

Claimed and reported losses, not adjusted,	$84,975 00	
Unearned premiums on outstanding risks,	225,622 57	
Due to other companies for re-insurance,	694 33	
Return premiums on cancelled policies,	267 36	
Interest due or accrued on scrip,	208 80	
Unused balances of premium notes,	2,533 17	
Rents, salaries, office, agency and incidental expenses,	500 00	
Gross Liabilities,		$314,801 23
Surplus as regards Policy-holders,		$1,151,087 88
Guarantee fund,	$1,000,000 00	
Scrip outstanding,	63,840 00	
		1,063,840 00
Surplus over Guarantee Fund and Scrip,		$87,247 88

Income.

Cash received for fire premiums,	$109,899 57	
Deduct re-insurance, rebate and return prem's,	15,082 20	
Net cash received for fire premiums,		$94,817 37
Cash received for marine and inland premiums,	$219,805 49	
Deduct re-insurance, rebate and return prem's,	27,346 81	
Net cash received for marine and inl'd prem's,		192,458 68
Unpaid premium notes received during the year,	$89,968 31	
Interest and dividends received from all sources,		53,742 60
Income from all other sources; viz., policy fees,		570 00
Gross Cash Income,		$341,588 65

Expenditures.

Cash paid for fire losses,	$36,578 59	
Deduct salvage and re-insurance,	139 90	
Net cash paid for fire losses,		$36,438 69
Cash paid for marine and inland losses,	$137,712 18	
Deduct salvage and re-insurance,	7,430 30	
Net cash paid for marine and inland losses,		130,281 88
Interest paid subscribers,		89,004 00
For interest paid scripholders,		2,307 60
Cash paid for commissions and brokerage,		12,436 66
for salaries of officers and employés,		25,716 85
for state and local taxes,		7,917 30
Cash paid for all other items; viz., rents, $7,169.74; office, agency and incidental expenses, $8,082,		15,251 74
Gross Cash Expenditures,		$319,354 72

MISCELLANEOUS.

Fire risks outstanding December 31, 1876,	$19,741,274 00	
Deduct amount re-insured,	380,550 00	
Net amount in force,		$19,360,724 00
Marine risks outstanding December 31, 1876,	$7,524,273 00	
Deduct amount re-insured,	170,037 00	
Net amount in force,		7,354,236 00
Fire risks written during the year,		15,241,251 00
Marine risks written during the year,		15,943,018 00
Fire risks terminated during the year,		16,054,959 00
Marine risks terminated during the year,		17,569,011 00
Fire losses incurred during the year,		41,538 69
Marine losses incurred during the year,		171,051 88
Dividends declared to subscribers,		89,004 00
Scrip dividends declared during the year,		21,900 00

CHINA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated April 30, 1853. Commenced business October, 1853.]

FRANCIS BACON, *President.* *Secretary*, GEO. L. DEBLOIS.

Office, No. 52 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s,	$30,000 00	$34,500 00
United States 5-20 bonds,	50,000 00	57,820 00
Brookline water bonds,	10,000 00	11,600 00
Providence city loan,	10,000 00	10,200 00
Beverly town loan,	35,000 00	36,750 00
100 shares Atlas Nat'l Bank,	10,000 00	11,600 00
100 " Old Boston Nat'l Bank,	5,000 00	7,100 00
100 " Continental Nat'l Bank,	10,000 00	10,700 00
300 " Columbian Nat'l Bank,	30,000 00	42,000 00
150 " Commerce Nat'l Bank,	15,000 00	16,950 00
300 " Hide and Leather Nat'l Bank,	30,000 00	32,400 00
16 " Massachusetts Nat'l Bank,	4,000 00	4,800 00
120 " North Nat'l Bank,	12,000 00	14,880 00
100 " New England Nat'l Bank,	10,000 00	14,000 00
300 " Republic Nat'l Bank,	30,000 00	39,000 00
200 " Second Nat'l Bank,	20,000 00	28,600 00
30 " State Nat'l Bank.	3,000 00	3,330 00
350 " Tremont Nat'l Bank,	35,000 00	38,500 00
300 " Webster Nat'l Bank,	30,000 00	30,300 00
300 " Washington Nat'l Bank,	30,000 00	41,400 00
200 " Boston and Albany R. R.,	20,000 00	25,400 00
120 " Boston and Providence, R. R.,	12,000 00	15,600 00
40 " Boston and Lowell R. R.,	20,000 00	13,400 00

Eastern R. R. mort. bonds, 6s,	$53,000 00	$26,500 00
Old Colony and Newport bonds, 7s,	3,000 00	3,000 00
Boston Gas Co.'s bonds, 6s,	50,000 00	52,000 00
Insurance scrip of other companies,	8,138 00	6,510 40
Corporation notes, indorsed,	–	128,488 25
Promissory notes, indorsed,	–	14,000 00
95 shares Relief Steamboat Co., $1,000 00		
		$771,328 65

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
China Mut. Ins. Co.'s scrip,	$9,900 00	$8,100 00
India Mut. Ins. Co.'s scrip,	1,600 00	
15 shares Pacific Mills,	25,500 00	22,500 00
Charlestown water loan bonds,	62,000 00	60,000 00
Atchison, Topeka and S. F. R. R. bonds,	810 00	7,500 00
Wachita and So. West R. R. bonds,	4,900 00	
China Mut. Ins. Co.'s scrip,	2,060 00	
United States bonds, 1881,	23,000 00	20,000 00
2 shares Appleton M'f'g Co.,	1,700 00	16,000 00
3 " Hamilton M'f'g Co.,	2,700 00	
Conn. and Passumpsic Riv. R. R. bonds,	1,000 00	
15 shares Conn. and Passumpsic Riv. R. R.,	600 00	
China Mut. Ins. Co.'s scrip,	11,000 00	
United States bonds, 1881,	2,875 00	6,000 00
" " "	1,150 00	
China Mut. Ins. Co.'s scrip,	2,375 00	
" " "	12,860 00	15,000 00
Simpson Dry Dock Stock,	4,000 00	
	$170,030 00	$155,100 00

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$771,328 65	
Loans on collateral security, as per schedule,	155,100 00	
deposited in the Columbian Nat'l Bank,	77,328 34	
Notes taken for marine and inland risks,	349,734 03	
95 shares Relief Steamboat Co., $1,000 00		
Gross Assets,		$1,353,491 02

Liabilities.

Claimed and reported losses, not adjusted,	$64,000 00	
Unearned premiums on outstanding risks,	270,066 91	
Due to other companies for re-insurance,	7,845 48	
Unpaid scrip ordered to be redeemed,	1,199 00	
Interest due or accrued on scrip,	118 54	
Rents and salaries,	4,900 00	
Gross Liabilities, except scrip,		348,129 93
Surplus as regards Policy-holders,		$1,005,361 09
Scrip outstanding,		686,500 00
Surplus over scrip,		$318,861 09

Income.

Cash received for marine and inland premiums,	$485,723 49	
Deduct re-insurance, rebate, etc.,	42,153 72	
Net cash received for marine and inl'd prem's,		$443,569 77
Unpaid prem. notes received during the year,	$284,347 80	
Interest and dividends received from all sources,		48,750 55
Income from all other sources; viz., re-insurance scrip,		4,448 39
Gross Cash Income,		$496,768 71

Expenditures.

Cash paid for marine and inland losses,	$248,414 04	
Deduct salvage and re-insurance,	11,506 19	
Net cash paid for marine and inland losses,		$236,907 85
Interest paid scripholders,		35,089 80
Cash paid for redemption of scrip,		115,430 00
for commissions and brokerage,		7,089 51
for salaries of officers and employés,		21,320 00
for state and local taxes,		5,291 31
for all other items; viz., rent, $5,000; office and incidental expenses, $8,450.39,		13,450 39
Gross Cash Expenditures,		$434,578 86

Miscellaneous.

Marine risks outstanding December 31, 1876,	$9,870,976 00	
Deduct amount re-insured,	551,500 00	
Net amount in force,		$9,319,476 00
Risks written during the year,		19,745,295 00
terminated during the year,		20,685,933 00
Scrip dividends declared during the year (45 per cent.),		220,190 00
ordered to be redeemed,		115,310 00
Marine losses incurred during the year,		205,907 85

Average rate of scrip dividends, $24\frac{11}{15}$.

Annual rate of interest paid on scrip, 6 per cent.

COMMERCIAL MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated March 17, 1863. Commenced business May 1, 1863.]

Whole amount of guarantee fund,	$200,000 00
Paid up in subscription notes,	200,000 00
Outstanding scrip not ordered to be redeemed,	13,637 00

WARD M. PARKER, *Vice-President.* *Secretary*, SAMUEL H. COOK.

Office, No. 37 North Water Street.

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Wamsutta Mills note,	$15,000 00	
Personal loan,	3,000 00	
Cash in the office of the company,	49 44	
deposited in the Merchants' Nat'l Bank,	3,470 15	
Notes taken for marine and inland risks,	35,451 29	
Unpaid stock or subscription notes on time not exceeding 12 months,	200,000 00	
Gross Assets,		$256,970 88

LIABILITIES.

Adjusted losses and claims, due and unpaid,	$72 77	
Claims for losses disputed or resisted,	19,879 67	
Dividends to subscribers unpaid,	350 00	
Unearned premiums on outstanding risks,	20,575 25	
Interest due and accrued on scrip,	208 32	
Gross Liabilities, except guarantee fund and scrip,		41,086 01
Surplus as regards Policy-holders,		$215,884 87
Guarantee fund,	$200,000 00	
Scrip outstanding,	13,637 00	
		213,637 00
Surplus over Guarantee Fund and Scrip,		$2,247 87

INCOME.

Gross cash premiums received during the year (marine),	$49,090 05	
Deduct rebate, re-insurance, etc.,	8,205 55	
Net cash premiums received,		$40,884 50
Received for interest from all sources,		7 77
Bills receivable on marine risks,	$31,254 95	
Gross Cash Income,		$40,892 27

EXPENDITURES.

Gross amount paid for (marine) losses during the year,	$5,866 99
Paid for salaries and fees of officers and employés,	1,100 00
for state and local taxes,	107 49
for office, agency and incidental expenses,	204 50
Gross Cash Expenditures,	$7,278 98

MISCELLANEOUS.

Risks outstanding December 31, 1875,	$226,775 00
re-insured in other companies,	226,775 00
terminated during 1876,	213,480 00
Losses incurred during the year,	4,482 23

INDIA MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 29, 1867. Commenced business May 22, 1867.]

Whole amount of guarantee fund,	$144,500 00
Paid up in subscription notes,	144,500 00
Outstanding scrip not ordered to be redeemed,	61,364 00

JOHN H. DANE, *President.* *Secretary*, WILLIAM L. CAVERLY.

Office, No. 49 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
50 shares Webster Nat'l Bank,	$5,000 00	$5,100 00
100 " Boston and Maine Railroad,	10,000 00	10,000 00
Framingham and Lowell Railroad bonds,	10,000 00	8,000 00
Nashua and Rochester Railroad bonds,	17,000 00	15,300 00
Old Colony Railroad bonds,	10,000 00	11,100 00
Fitchburg Railroad bonds,	10,000 00	11,200 00
China Mutual Insurance Company scrip,	–	264 00
India Mutual Ins. Co. scrip, $1,141 20		
		$60,964 00

SUMMARY OF ASSETS, DECEMBER 31, 1876

Stocks, bonds, etc., as per schedule,	$60,964 00	
Cash in the office of the company,	12,805 51	
deposited in the Market Nat'l Bank,	21,899 29	
Notes taken for marine and inland risks,	121,552 69	
Unpaid stock or subscription notes on time not exceeding 12 months,	144,500 00	
Gross Assets,		$361,721 49

Liabilities.

Claimed and reported losses, not adjusted,	$24,500 00	
Unearned premiums on outstanding risks,	110,038 62	
Interest due or accrued on scrip,	42 84	
Rents,	1,000 00	
Gross Liabilities, except guarantee fund and scrip,		$135,581 46
Surplus as regards Policy-holders,		$226,140 03
Guarantee fund,	$144,500 00	
Scrip outstanding,	61,364 00	
		205,864 00
Surplus over Guarantee Fund and Scrip,		$20,276 03

Income.

Cash received for fire premiums,	$678 55	
Deduct re-insurance, rebate and return prem's,	141 92	
Net cash received for fire premiums,		$536 63
Cash received for marine and inland premiums,	$145,221 18	
Deduct re-insurance, rebate and return prem's,	4,555 16	
Net cash received for marine and inl'd prem's,		140,666 02
Unpaid premium notes received during the year,	$104,900 19	
Interest and dividends received from all sources,		5,478 89
Gross Cash Income,		$146,681 54

Expenditures.

Cash paid for marine and inland losses,	$92,352 47	
Deduct salvage and re-insurance,	3,170 00	
Net cash paid for marine and inland losses,		$89,182 47
Cash paid for commissions and brokerage,		3,501 34
for salaries and fees of officers and employés,		10,400 00
for state and local taxes,		1,375 68
for interest,		477 33
for interest to scripholders,		1,945 74
for office, agency and incidental expenses, $3,070.95; rents, $4,000; fire risks re-insured, $3,349.72,		10,420 67
Gross Cash Expenditures,		$117,303 23

Miscellaneous.

Fire risks outstanding December 31, 1876,	$475,125 00	
Deduct amount re-insured,	475,125 00	
Marine risks outstanding December 31, 1876,	$2,081,171 00	
Deduct amount re-insured,	26,250 00	
Net amount in force,		$2,054,921 00
Marine risks written during the year,		3,586,079 00

Fire risks terminated during the year,	$907,292 00
Marine risks terminated during the year,	4,076,564 00
losses incurred during the year,	85,669 00
Scrip dividends declared during the year (15 and 30 pr. c't),	28,221 00

NEW ENGLAND MUTUAL INSURANCE COMPANY, BOSTON.

[Incorporated March 23, 1872. Commenced business June 1, 1872.]

Whole amount of preferred permanent fund,	$350,000 00
Paid up in cash,	208,000 00
in subscription notes,	142,000 00

GEORGE C. LORD, *President.* *Secretary*, ALFRED PRESSON.

Office, No. 62 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Providence city note,	$10,000 00	$10,000 00
46 shares Traders' Nat'l Bank, Boston,	4,600 00	4,738 00
44 " Hide and Leather Nat'l Bank,	4,400 00	4,752 00
105 " Republic Nat'l Bank,	10,500 00	13,860 00
34 " Revere Nat'l Bank,	3,400 00	3,740 00
10 " Atlantic Nat'l Bank,	1,000 00	1,300 00
113 " Shawmut Nat'l Bank,	11,300 00	13,560 00
30 " Eliot Nat'l Bank,	3,000 00	3,300 00
124 " Tremont Nat'l Bank,	12,400 00	13,764 00
70 " Continental Nat'l Bank,	7,000 00	7,507 50
25 " Dry Goods Nat'l Bank, N. Y.,	2,500 00	2,500 00
250 " Boston and Maine R. R.,	25,000 00	25,000 00
130 " Ogdensburg and Lake Champ. R. R.,	13,000 00	9,100 00
100 " Phila., Wil. and Balt. R. R.,	5,000 00	6,400 00
Boston and Maine R. R. bonds,	25,000 00	27,625 00
China Mut'l Ins. Co.'s scrip,	–	161 50
Boylston Ins. Co.'s scrip,	–	24 00
Personal loan,	–	12,572 16
Bills receivable,	–	5,980 95
		$165,885 11

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Massachusetts state bonds,	$3,420 00	$4,500 00
United States 5-20 bonds,	565 00	
" " bonds, 6s,	936 00	
" " 5-20 bonds,	226 00	
" " " "	2,260 00	3,300 00
" " " "	1,130 00	
	$8,537 00	$7,800 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),	$44,500 00	
Stocks, bonds, etc., as per schedule,	165,885 11	
Loans on collateral security, as per schedule,	7,800 00	
Cash in the office of the company,	250 00	
deposited in various banks and with London bankers,	55,933 64	
Premiums in course of collection (net),	1,224 34	
Notes taken for marine and inland risks,	125,658 97	
Due or to become due from other companies for re-insurance on losses already paid,	337 50	
Unpaid stock or subscription notes on time not exceeding 12 months, not yet due,	142,000 00	
Salvages and savings on losses already paid,	1,000 00	
Interest due and accrued,	2,434 00	
114 shares Relief Steamboat Co.,	$114 00	
Gross Assets,		$547,023 56

Liabilities.

Claimed and reported losses, not adjusted,	$51,450 00	
Interest to subscribers unpaid,	300 00	
Unearned premiums on outstanding risks,	120,427 06	
Rents,	1,521 20	
Gross Liabilities, except Pref'd Permanent Fund,		173,698 26
Surplus as regards Policy-holders,		$373,325 30
Preferred Permanent Fund,		350,000 00
Surplus over Preferred Permanent Fund,		$23,325 30

Income.

Cash received for fire premiums,	$14,077 11	
Deduct re-insurance, rebate and return prem's,	693 60	
Net cash received for fire premiums,		$13,383 51
Cash received for marine and inland premiums,	$221,783 55	
Deduct re-insurance, rebate and return prem's,	20,568 60	
Net cash received for marine and inl'd prem's,		201,214 95
Unpaid prem. notes received during the year,	$125,658 97	
Interest received on bonds and mortgages,		2,815 00
Interest and dividends received from all other sources,		11,877 80
Gross Cash Income,		$229,291 26

Expenditures.

Cash paid for fire losses,		$2,304 18
for marine and inland losses,	$162,507 65	
Deduct salvage and re-insurance,	1,154 33	
Net cash paid for marine and inland losses,		161,353 32

Cash dividends paid,	$31,615 00
paid for commissions and brokerage,	7,207 56
for salaries of officers and employés,	13,000 00
for state and local taxes,	2,010 80
for all other items; viz., rents, $4,704; office, agency and incidental expenses, $6,873.84; profit and loss, $728.06,	12,305 90
Gross Cash Expenditures,	$229,796 76

MISCELLANEOUS.

Fire risks outstanding December 31, 1876,	$1,949,424 00	
Deduct amount re-insured,	32,000 00	
Net amount in force,		$1,917,424 00
Marine risks outstanding December 31, 1876,	$3,104,727 00	
Deduct amount re-insured,	36,500 00	
Net amount in force,		3,068,227 00
Fire risks written during the year,		1,596,424 00
Marine risks written during the year,		6,599,637 00
Fire risks terminated during the year,		1,596,854 00
Marine risks terminated during the year,		7,121,405 00
Fire losses incurred during the year,		2,304 18
Marine losses incurred during the year,		177,353 32
Dividends declared to subscribers,		31,915 00

UNION MUTUAL MARINE INSURANCE COMPANY, NEW BEDFORD.

[Incorporated May 14, 1851. Commenced business July, 1851.]

Whole amount of guarantee fund,	$2,400 00
Paid up in subscription notes,	2,400 00
Outstanding scrip not ordered to be redeemed,	434,374 00

THOMAS S. HATHAWAY, *President.* *Secretary*, WALTER P. WINSOR.

Office, No. 33 North Water Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
200 shares Mechanics' Nat'l Bank, N. B.,	$20,000 00	$28,800 00
137 " Nat'l Bank of Commerce, N. B.,	13,700 00	16,029 00
206 " Merchants Nat'l Bank, N. B.,	20,600 00	32,342 00
168 " First Nat'l Bank, N. B.,	16,800 00	19,824 00
Bills receivable,	–	203,399 51
		$300,394 51

SUMMARY OF ASSETS, DECEMBER, 31 1876.

Stocks, bonds, etc., as per schedule,	$300,394 51	
Cash in the office of the company,	20 16	
deposited in the First Nat'l Bank,	37,063 52	
deposited in the Nat'l Bank of Commerce,	31,221 67	
Notes taken for marine and inland risks,	31,725 41	
Unpaid stock or subscription notes on time not exceeding 12 months,	2,400 00	
Interest due and accrued,	6,269 68	
Rents due,	410 00	
Gross Assets,		$409,504 95

LIABILITIES.

Adjusted losses and claims, due and unpaid	$13,585 80	
Claimed and reported losses, not adjusted,	5,000 00	
Claims for losses disputed or resisted,	45,500 00	
Unpaid scrip ordered to be redeemed,	1,278 00	
Interest due or accrued on scrip,	1,042 20	
State and local taxes, due or accrued,	31 10	
Salaries,	166 66	
Gross Liabilities, except guarantee fund and scrip,		66,603 76
Surplus as regards Policy-holders,		$342,901 19
Guarantee fund,		2,400 00
Scrip reserve,		$338,501 19
Scrip outstanding,		434,374 00
Deficiency of scrip reserve,		$95,872 81

INCOME.

Gross cash premiums received during the year (marine),		$59,355 48
Received for interest from all sources,		23,686 50
Unpaid premium notes received during the year,	$31,611 89	
Gross Cash Income,		$83,041 98

EXPENDITURES.

Gross amount paid for losses during the year (marine),	$41,528 17	
Deduct salvage and re-insurance,	107 83	
Net amount paid for losses,		$41,420 34
Paid for salaries and fees of officers and employés,		1,583 27
for interest,		372 63
for state and local taxes,		294 98
for dividends to subscribers,		5,130 00
for redemption of scrip,		273 00

Paid for interest to scrip-holders,	$30 84
for rents,	200 00
for office, agency and incidental expenses,	521 31
Gross Cash Expenditures,	$49,826 37

MISCELLANEOUS.

Marine risks terminated during 1876,	$199,397 00
Losses incurred during the year,	10,000 00
Cash dividends declared to subscribers during the year,	5,130 00

AGGREGATE.

Whole amount of guarantee fund,	$1,796,900 00
in cash,	765,200 00
in subscription notes,	1,031,700 00
outstanding scrip not cancelled,	1,341,819 00
ASSETS.	
Gross present Assets,	$4,651,835 19
LIABILITIES.	
Gross present Liabilities,	$1,120,209 14
INCOME.	
Cash received during the year for fire premiums,	$108,737 51
for marine premiums,	1,115,583 79
for interest and dividends,	151,540 08
from all other sources,	5,447 72
Gross Cash Income,	$1,381,309 10
EXPENDITURES.	
Cash paid during the year for fire losses,	$38,742 87
for marine losses,	680,877 03
for brokerage and commissions on premiums,	32,177 02
for salaries of officers and employés,	74,370 12
for interest and dividends to subscribers,	127,020 58
for interest on borrowed money,	849 96
for state and local taxes,	17,424 01
for redemption of scrip,	115,703 00
for interest paid to scrip-holders during the year,	44,000 22
for rents,	285 00
for incidental expenses,	52,639 84
Gross Cash Expenditures,	$1,184,089 65
GENERAL ITEMS.	
Whole amount of fire risks outstanding at end of year,	$21,278,148 00
of marine risks outstanding at end of year,	22,217,729 00
of fire risks written during the year,	16,837,675 00
of marine risks written during the year,	46,657,300 00
of fire risks terminated during the year,	18,559,105 00
of marine risks terminated during the year,	50,603,200 00
of fire losses incurred during the year,	43,842 87
of marine losses incurred during the year,	664,852 33
of cash dividends declared to subscribers,	126,049 00
of scrip dividends declared during the year,	276,582 58
of scrip ordered to be redeemed during the year,	115,310 00

MASSACHUSETTS

JOINT-STOCK FIRE, MARINE, AND FIRE-MARINE

INSURANCE COMPANIES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1876.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

ALLIANCE INSURANCE COMPANY, BOSTON.

[Incorporated May 27, 1875. Commenced business July 1, 1875.]

PAID-UP CAPITAL, $200,000.

GEO. H. LONG *President.* *Secretary, pro tem.*, CHAS. R. HOWARD.

Office, No. 43 Milk Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
St. Louis city bonds,	$10,000 00	$10,350 00
Toledo city bonds,	10,000 00	10,150 00
Cleveland city bonds,	10,000 00	10,325 00
Newton city bonds,	5,000 00	5,462 00
Lawrence city bonds,	5,000 00	5,375 00
Cambridge city bonds,	5,000 00	5,543 75
Charlestown city bonds,	5,000 00	5,600 00
Boston and Albany R. R. bonds,	5,000 00	5,275 00
United States bonds, 1881,	15,000 00	16,950 00
50 shares Merchandise Nat'l Bank,	5,000 00	5,350 00
50 " Howard Nat'l Bank,	5,000 00	5,737 00
	$80,000 00	$86,117 75

SUMMARY OF ASSETS, MARCH 1, 1877.*

Cash value of unencumbered real estate,	†$20,000 00	
Loans on mortgage of real estate (first liens),	†43,168 42	
Stocks, bonds, etc., as per schedule,	86,117 75	
Loans on collateral security,	13,700 00	
Cash in the office of the company,	1,666 16	
deposited in various banks,	46,352 97	
Interest due and accrued,	6,029 62	
Premiums in course of collection (net),	16,424 02	
All other assets,	1,065 47	
Gross Assets,		$234,524 41

* As examined by Insurance Commissioner.

† Appraised value, by expert selected by the Department, being a reduction of original loan.

Liabilities.

Net amount of unpaid losses,	$18,833 23	
Unearned premiums on outstanding risks,	79,738 52	
Due and accrued for rents, salaries, etc,	4,452 66	
Gross Liabilities, except capital,		$103,024 41
Surplus as regards Policy-holders,		$131,500 00
Paid-up capital,		200,000 00
Impairment of Capital,		*$68,500 00

Income.†

Cash received for fire premiums,	$177,419 88	
Deduct re-insurance, rebate and return prem's,	21,683 76	
Net cash received for fire premiums,		$155,736 12
Interest received on bonds and mortgages,		7,891 92
Income from all other sources; viz., premium on gold,		78 45
Gross Cash Income,		$163,706 49

Expenditures.†

Net cash paid for fire losses,	$64,284 52
Cash paid for commissions and brokerage,	28,758 90
for salaries of officers and employés,	17,975 11
for state and local taxes,	4,572 70
for office, agency and incidental expenses,	29,105 99
Gross Cash Expenditures,	$144,697 22

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$6,996,729 00	$87,501 48
written during 1876,	15,407,788 00	177,319 16
Total,	$22,404,517 00	$264,820 64
Deduct risks expired and terminated,	10,136,469 00	107,965 66
In force at end of year,	$12,268,048 00	$156,854 98
Deduct amount re-insured,	187,123 33	2,888 78
Net amount in force,	$12,080,924 67	$153,966 20

* Covered by assessment on capital stock, voted by the stockholders March 19, 1877; said assessment being now in process of collection.

† As of December 31, 1876.

MISCELLANEOUS.

Premiums received from organization of company,	$273,750 57
Losses paid from organization of company,	74,911 57
incurred during the year,	64,384 52
Company's stock owned by directors,	83,200 00

AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated June 12, 1818. Commenced business June, 1818.]

PAID-UP CAPITAL, $300,000.

FRANCIS PEABODY, *President.* *Secretary*, J. W. FIELD.

Office, No. 54 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
444 shares	Old Boston Nat'l Bank,	$22,200 00	$31,524 00
200 "	Columbian Nat'l Bank,	20,000 00	28,600 00
45 "	Nat'l Eagle Bank,	4,500 00	5,220 00
170 "	Globe Nat'l Bank,	17,000 00	20,400 00
142 "	Hamilton Nat'l Bank,	14,200 00	16,330 00
62 "	New England Nat'l Bank,	6,200 00	8,618 00
100 "	Suffolk Nat'l Bank,	10,000 00	12,000 00
152 "	State Nat'l Bank,	15,200 00	17,024 00
280 "	Nat'l Union Bank,	28,000 00	42,560 00
706 "	Boston and Albany Railroad Co.,	70,600 00	90,015 00
11 "	Boston and Lowell Railroad Co.,	5,500 00	3,520 00
8 "	Merrimac Manufacturing Co.,	8,000 00	9,640 00
57 "	Relief Steamboat Co., $2,200 00		
		$221,400 00	$285,451 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
3 shares Pacific Mills,	$5,700 00	
5 " York Manufacturing Company,	6,500 00	$32,000 00
2 " Lawrence Manufacturing Company,	2,200 00	
United States bonds,	22,962 00	
Union Pacific Railroad Sinking Fund bonds,	15,470 00	
Atch., Top. and Santa Fé R. R. Income bonds,	2,652 00	54,000 00
Rutland Railroad First Mortgage bonds,	24,500 00	
Union Stock Yard and Transit Company,	30,000 00	
United States 5-20 bonds,	11,300 00	10,000 00
63 shares Union Wharf Company,	18,900 00	3,833 33
	$140,184 00	$99,833 33

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$81,000 00	
Stocks, bonds, etc., as per schedule,	285,451 00	
Loans on collateral security, as per schedule,	99,833 33	
Cash in the office of the company,	639 31	
deposited in Old Boston Nat'l Bank,	21,126 78	
Interest due and accrued,	353 81	
Premiums in course of collection (net),	6,010 81	
Notes taken for marine and inland risks,	63,299 51	
Rents due and accrued,	400 00	
Gross Assets,		$558,114 55

LIABILITIES.

Losses adjusted, unpaid,	$5,000 00	
claimed and reported,	13,135 34	
Unearned premiums on outstanding risks,	110,465 50	
Dividends to stockholders, unpaid,	485 00	
Due and accrued for rent, salaries, etc.,	1,132 65	
Re-insurance premiums due,	152 35	
Gross Liabilities, except capital,		130,370 84
Surplus, as regards Policy-holders,		$427,743 71
Paid-up capital,		300,000 00
Surplus over Capital,		$127,743 71

INCOME.

Cash received for fire premiums,	$47,301 71	
Deduct re-insurance, rebate and return prem's,	4,580 20	
Net cash received for fire premiums,		$42,721 51
Cash received for marine and inland prem's,	$118,804 09	
Deduct re-insurance, rebate and return prem's,	12,048 56	
Net cash received for marine and inland prem's,		106,755 53
Unpaid premium notes received during the year,	$53,388 49	
Interest and dividends received from all sources,		20,353 68
Income from all other sources; viz., rents,		1,993 75
Gross Cash Income,		$171,824 47

EXPENDITURES.

Cash paid for fire losses,		$3,025 27
for marine and inland losses,	$74,279 01	
Deduct salvage and re-insurance,	620 53	
Net cash paid for marine and inland losses,		73,658 48
Cash dividends paid,		29,515 00
paid for commissions and brokerage,		6,132 99
for salaries of officers and employés,		13,041 67
for state and local taxes,		2,634 53
for office, agency and incidental expenses,		7,097 31
Gross Cash Expenditures,		$135,105 25

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$9,184,041 00	$93,382 19
written during 1876,	7,561,933 00	47,008 95
Total,	$16,745,974 00	$140,391 14
Deduct risks expired and terminated,	8,310,119 00	53,517 08
In force at end of year,	$8,435,855 00	$86,874 06
Deduct amount re-insured,	255,850 00	2,490 02
Net amount in force,	$8,180,005 00	$84,384 04
Marine risks outstanding Dec. 31, 1875,	$3,681,013 00	$90,505 18
written during 1876,	4,954,173 00	80,192 35
Total,	$8,635,186 00	$170,697 53
Deduct risks expired and terminated,	4,644,146 00	99,612 21
In force at end of year,	$3,991,040 00	$71,085 32
Deduct amount re-insured,	34,528 00	2,559 85
Net amount in force,	$3,956,512 00	$68,525 47

Miscellaneous.

Premiums received from organization of company,	$7,100,000 00
Losses paid from organization of company,	5,350,000 00
Cash dividends declared from organization of company,	2,415,000 00
Dividends declared during the year,	30,000 00
Losses incurred during the year, fire,	1,774 35
" " " " marine,	75,646 12
Company's stock owned by directors,	16,700 00

BEVERLY INSURANCE COMPANY, BEVERLY.

[Incorporated 1852. Commenced business 1853.]

Paid-up Capital, $50,000.

Frederick W. Choate, *President.* *Secretary*, Samuel J. Foster.

Office at Beverly.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
126 shares	Beverly Nat'l Bank,	$12,600 00	$16,254 00
75 "	Naumkeag Nat'l Bank,	7,500 00	11,550 00
60 "	Merchants' Nat'l Bank,	3,000 00	4,080 00
40 "	Mercantile Nat'l Bank,	4,000 00	4,600 00
40 "	Revere Nat'l Bank,	4,000 00	4,400 00
20 "	Traders' Nat'l Bank,	2,000 00	2,240 00
15 "	Hide and Leather Nat'l Bank,	1,500 00	1,680 00

17 shares Grand Nat'l Bank,	$1,700 00	$2,210 00
5 " First Nat'l Bank,	500 00	750 00
5 " Eagle Nat'l Bank,	500 00	580 00
1 share Gt. Falls and Conway Railroad,	100 00	5 00
Personal loan,	–	308 82
		$48,657 82

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),	$1,200 00	
Interest due or accrued thereon,	88 55	
Stocks, bonds, etc., as per schedule,	48,657 82	
Cash in the office of the company,	295 54	
Notes taken for marine and inland risks,	1,720 75	
Gross Assets,		$51,962 66

Liabilities.

Net amount of unpaid losses,	$850 00	
Unearned premiums on outstanding risks,	1,321 75	
Gross Liabilities, except Capital,		2,171 75
Surplus as regards Policy-holders,		$49,790 91
Paid-up capital,		50,000 00
Impairment of Capital,		$209 09

Income.

Cash received for marine and inland premiums,	$1,729 62	
Deduct re-insurance, rebate and return prem's,	98 25	
Net cash received for marine and inl'd prem's,		$1,631 37
Interest received on bonds and mortgages,		87 87
Interest and dividends received from all other sources,		2,680 04
Gross Cash Income,		$4,399 28

Expenditures.

Cash dividends paid,	$2,500 00
paid for commissions and brokerage,	33 70
for salaries of officers and employés,	500 00
for state and local taxes,	608 00
for all other items; viz., discount, $4.62; office expenses, $200.54,	205 16
Gross Cash Expenditures,	$3,846 86

Risks and Premiums.

		Premiums.
Marine risks outstanding December 31, 1875,	$13,300 00	$1,181 75
written during 1876,	18,300 00	1,547 42
Total,	$31,600 00	$2,728 17
Deduct risks expired and terminated,	18,900 00	1,406 42
In force at end of year,	$12,700 00	$1,321 75

MISCELLANEOUS.

Premiums received from organization of company,	$284,757 79
Losses paid from organization of company,	285,959 14
Cash dividends declared from organization of company,	52,000 00
Dividends declared during the year (5 per cent.),	2,500 00

BOSTON MARINE INSURANCE COMPANY, BOSTON.

[Incorporated December 23, 1873. Commenced business January 20, 1874.]

PAID-UP CAPITAL, $500,000.

R. B. FULLER, *President.* *Secretary*, THOMAS H. LORD.

Office, No. 17 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$100,000 00	$108,250 00
Boston City bonds,	75,000 00	84,375 00
Cambridge City bonds,	27,000 00	29,970 00
Bangor City bonds,	10,000 00	10,400 00
Boston and Albany Railroad bonds,	20,000 00	22,800 00
China Insurance Co.'s scrip,	960 00	864 00
	$232,960 00	$256,659 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds,	$18,522 00	$17,300 00
Casco Nat'l Bank stock,	20,700 00	15,000 00
Clinton Mills stock,	4,000 00	2,000 00
Merchants' Nat'l Bank stock, St. Louis,	2,000 00	2,000 00
Puebla and Ark. Val. R. R. bonds,	78,780 00	15,000 00
Atch., Topeka and S. F. R. R. bonds,	32,375 00	20,000 00
South Boston Gas Light Company stock,	4,200 00	3,500 00
Eleventh Ward Nat'l Bank stock,	12,950 00	10,000 00
People's Nat'l Bank stock, Charleston, S. C.,	11,000 00	10,000 00
	$184,527 00	$94,800 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$108,700 00
Stocks, bonds, etc., as per schedule,	256,659 00
Loans on collateral security, as per schedule,	94,800 00
Cash deposited in bank,	364,240 98
Interest due and accrued,	4,684 31
Premiums in course of collection (gross),	137,560 94

* Value of property mortgaged,	$215,000 00
Amount of insurance held as collateral,	95,200 00

Notes taken for marine and inland risks,	$406,915 97	
All other assets,	1,000 00	
Gross Assets,		$1,374,561 20

Liabilities.

Losses, claimed and reported,	$170,210 96	
Unearned premiums on outstanding risks,	477,099 73	
Gross Liabilities, except capital,		647,310 69
Surplus as regards Policy-holders,		$727,250 51
Paid-up capital,		500,000 00
Surplus over Capital,		$227,250 51

Income.

Cash received for marine and inland prem's,	$815,771 32	
Deduct re-insurance, rebate and return prem's,	201,668 11	
Net cash received for marine and inl'd prem's,		$614,103 21
Interest and dividends received from all sources,		35,320 86
Income from all other sources,		3,988 45
Received for increased capital,	$200,000 00	
Gross Cash Income,		$653,412 52

Expenditures.

Cash paid for marine and inland losses,	$277,297 26
Cash dividends paid,	40,000 00
Cash paid for commissions and brokerage,	43,002 07
for salaries of officers and employés,	27,151 95
for state and local taxes,	8,655 21
for office, agency and incidental expenses,	28,021 37
Gross Cash Expenditures,	$424,127 86

Risks and Premiums.

		Premiums.
Marine risks outstanding December 31, 1875,	$6,649,704 00	$375,383 75
written during 1876,	45,656,797 00	962,380 94
Total,	$52,306,501 00	$1,337,764 69
Deduct risks expired and terminated,	41,245,818 00	839,447 77
In force at end of year,	$11,060,683 00	$498,316 92
Deduct amount re-insured,	1,346,847 00	21,217 19
Net amount in force,	$9,713,836 00	$477,099 73

Miscellaneous.

Premiums received from organization of company,	$1,967,931 61
Losses paid from organization of company,	581,740 11
Cash dividends declared from organization of company,	55,000 00
Losses incurred during the year,	414,246 08
Company's stock owned by directors,	111,800 00

COMMONWEALTH INSURANCE COMPANY, BOSTON.

[Incorporated May 6, 1875. Commenced business May 6, 1875.]

PAID-UP CAPITAL, $300,000.

JOHN HITCHCOCK, *President.* *Secretary*, SAMUEL APPLETON.

Office, No. 30 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

			Par value.	Market value.
Salem city bonds,			$5,000 00	$5,000 00
Boston city bonds,			5,000 00	5,300 00
Cleveland city bonds,			10,000 00	10,300 00
Cape Cod R. R. bonds,			2,000 00	2,120 00
Vermont and Massachusetts R. R. bonds,			12,100 00	12,553 75
47	shares	Vermont and Massachusetts R. R.,	4,700 00	4,864 50
107	"	Merchandise Nat'l Bank,	10,700 00	11,235 00
82	"	Mt. Vernon Nat'l Bank,	8,200 00	10,178 00
45	"	Hamilton Nat'l Bank,	4,500 00	5,400 00
45	"	Tremont Nat'l Bank,	4,500 00	4,995 00
70	"	State Nat'l Bank,	7,000 00	7,840 00
11	"	Freeman's Nat'l Bank,	1,100 00	1,243 00
108	"	Atlas Nat'l Bank,	10,800 00	12,555 00
130	"	Manufacturers' Nat'l Bank,	13,000 00	13,130 00
54	"	Traders' Nat'l Bank,	5,400 00	5,589 00
105	"	Nat'l Revere Bank,	10,500 00	11,497 50
53	"	Continental Nat'l Bank,	5,300 00	5,671 00
42	"	Howard Nat'l Bank,	4,200 00	4,767 00
7	"	Nat'l Bank of North America,	700 00	735 00
30	"	Market Nat'l Bank,	3,000 00	3,240 00
10	"	Atlantic Nat'l Bank,	1,000 00	1,290 00
2	"	North Nat'l Bank,	200 00	248 00
7	"	Shawmut Nat'l Bank,	700 00	840 00
27	"	Columbian Nat'l Bank,	2,700 00	3,807 00
50	"	Third Nat'l Bank,	5,000 00	6,100 00
5	"	Massachusetts Nat'l Bank,	1,250 00	1,512 50
41	"	Nat'l Bank of the Republic,	4,100 00	5,401 75
38	"	Eliot Nat'l Bank,	3,800 00	4,199 00
163	"	Nat'l Webster Bank,	16,300 00	16,585 25
11	"	Everett Nat'l Bank,	1,100 00	1,307 00
22	"	New England Nat'l Bank,	2,200 00	3,080 00
25	"	Shoe and Leather Nat'l Bank,	2,500 00	2,975 00
4	"	Globe Nat'l Bank,	400 00	480 00
10	"	Nat'l City Bank,	1,000 00	1,160 00
42	"	Hide and Leather Nat'l Bank,	4,200 00	4,546 50
			$174,150 00	$191,745 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds,	$5,850 00	$5,000 00
Chicago city bonds,	1,060 00	1,000 00

50	shares	Manufacturers' Nat'l Bank,	$5,050 00	$4,000 00
25	"	Howard Nat'l Bank,	2,825 00	2,500 00
140	"	Merchandise Nat'l Bank,	14,700 00	12,600 00
17	"	Mechanics' Nat'l Bank,	2,210 00	2,000 00
50	"	Fitchburg R. R.,	5,400 00	4,500 00
20	"	South Boston Gas Light Co.,	2,400 00	1,000 00
60	"	Taunton Gas Light Co.,	8,400 00	
15	"	South Boston Gas Light Co.,	1,800 00	6,000 00
5	"	Dorchester Gas Light Co.,	500 00	
30	"	Taunton Cotton and Machine Co.,	1,200 00	
Fitchburg R. R. 6 per cent. loan,			–	15,000 00
			$51,395 00	$53,600 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens*),	$152,500 00	
Interest due or accrued thereon,	1,140 00	
Stocks, bonds, etc., as per schedule,	191,745 75	
Loans on collateral security, as per schedule,	53,600 00	
Cash in the office of the company,	2,841 67	
deposited in various banks,	17,934 66	
Interest due and accrued,	1,204 58	
Premiums in course of collection (net),	14,867 21	
Gross Assets,		$435,833 87

Liabilities.

Losses claimed and reported,	$2,100 00	
Unearned premiums on outstanding risks,	78,503 59	
Gross Liabilities, except capital,		80,603 59
Surplus as regards Policy-holders,		$355,230 28
Paid-up capital,		300,000 00
Surplus over Capital,		$55,230 28

Income.

Cash received for fire premiums,	$152,308 48	
Deduct re-insurance, rebate and return prem's,	17,858 32	
Net cash received for fire premiums,		$134,450 16
Interest received on bonds and mortgages,		9,440 00
Interest and dividends received from all other sources,		11,936 09
Gross Cash Income,		$155,826 25

* Value of lands mortgaged,	$324,900 00
Value of buildings thereon,	281,700 00
Total value of property mortgaged,	$606,600 00
Amount of insurance held as collateral,	94,200 00

EXPENDITURES.

Cash paid for fire losses,	$35,982 53	
Deduct salvage and re-insurance,	1,835 00	
Net cash paid for fire losses,		$34,147 53
Cash paid for commissions and brokerage,		21,303 56
for salaries of officers and employés,		11,186 53
for state and local taxes,		4,988 27
for office, agency and incidental expenses,		15,191 25
Gross Cash Expenditures,		$86,817 14

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$9,359,905 00	$106,142 91
written during 1876,	16,322,075 00	151,745 27
Total,	$25,681,980 00	$257,888 18
Deduct risks expired and terminated,	12,552,677 00	112,560 87
In force at end of year,	$13,129,303 00	$145,327 31
Deduct amount re-insured,	395,727 00	4,005 98
Net amount in force,	$12,733,576 00	$141,321 33

MISCELLANEOUS.

Premiums received from organization of company,	$270,194 32
Losses paid from organization of company,	53,431 09
Losses incurred during the year,	29,501 74
Company's stock owned by directors,	53,200 00

DWELLING-HOUSE INSURANCE COMPANY, BOSTON.

[Incorporated December 30, 1872. Commenced business January 9, 1873.]

PAID-UP CAPITAL, $300,000.

ARTHUR WM. HOBART, *President.* *Secretary*, HENRY T. PERKINS.

Office, No. 29 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Second Nat'l Bank,	$10,000 00	$14,500 00
100 " Merchants' Nat'l Bank,	10,000 00	14,000 00
32 " Union Nat'l Bank,	3,200 00	4,876 00
Boston and Providence R. R. bonds, 7s,	10,000 00	11,400 00
Boston and Albany R. R. bonds, 7s,	10,000 00	11,400 00
Old Colony R. R. bonds, 7s,	10,000 00	11,100 00
" " " 6s,	10,000 00	10,500 00
Boston and Lowell R. R. bonds, 7s,	10,000 00	10,000 00
Boston and Maine R. R. bonds, 7s,	10,000 00	11,000 00
Boston and Fitchburg R. R. bonds, 7s,	8,000 00	8,960 00
Vermont and Mass. R. R. bonds, 7s,	10,000 00	10,800 00

Eastern R. R. bonds, 7s,	$5,000 00	$2,600 00
Revere town bonds, 6½s,	12,000 00	13,440 00
Somerville city bonds, 6½s,	10,000 00	10,300 00
Providence city bonds, 7s,	5,000 00	5,200 00
	$133,200 00	$150,076 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$177,000 00	
Interest due or accrued thereon,	2,877 80	
Stocks, bonds, etc., as per schedule,	150,076 00	
Cash in the office of the company,	1,813 33	
deposited in Second Nat'l Bank,	40,041 01	
Interest due and accrued,	3,118 72	
Premiums in course of collection (net),	624 98	
Gross Assets,		$375,551 84

Liabilities.

Unearned premiums on outstanding risks,	$44,388 54	
Reclaimable on perpetual fire policies,	171 00	
Gross Liabilities, except Capital,		44,559 54
Surplus as regards Policy-holders,		$330,992 30
Paid-up capital,		300,000 00
Surplus over Capital,		$30,992 30

Income.

Cash received for fire premiums,	$21,424 16	
Deduct re-insurance, rebate and return prem's,	2,213 83	
Net cash received for fire premiums,		$19,210 33
Interest received on bonds and mortgages,		12,320 55
Interest and dividends received from all other sources		11,359 58
Gross Cash Income,		$42,890 46

Expenditures.

Cash paid for fire losses,	$5,722 08
dividends paid,	15,000 00
paid for commissions and brokerage,	1,956 56
for salaries of officers and employés,	8,929 12
for state and local taxes,	4,639 44
for office, agency and incidental expenses,	5,882 32
Gross Cash Expenditures,	$42,129 52

* Value of lands mortgaged,	$168,960 00
Value of buildings thereon,	171,500 00
Total value of property mortgaged,	$340,460 00
Amount of insurance held as collateral,	137,900 00

Risks and Premiums

		Premiums.
Fire risks outstanding December 31, 1875,	$9,802,434 00	$105,814 78
written during 1876, . . .	2,811,179 00	21,885 52
Total, ...	$12,613,613 00	$127,700 30
Deduct risks expired and terminated, .	1,711,335 00	10,439 73
In force at end of year, ...	$10,902,278 00	$117,260 57

Miscellaneous.

Premiums received from organization of company, . .	$143,419 55
Losses paid from organization of company, ...	22,009 96
Cash dividends declared from organization of company, .	45,000 00
Losses incurred during the year, ...	5,722 08
Company's stock owned by directors, ...	47,000 00

ELIOT INSURANCE COMPANY, BOSTON.

[Incorporated December 31, 1872. Commenced business January 4, 1873.]

Paid-up Capital, $200,000.

George A. Curtis, *President.* *Secretary*, Greenleaf C. George.

Office, No. 63 State Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Worcester and Nashua Railroad bonds, 7s, .	$15,000 00	$15,750 00
Salem city bonds, 5s, ...	4,000 00	4,120 00
Cambridge city bonds, 5s, ...	11,000 00	11,220 00
Northampton town bonds, 6s, ...	33,000 00	34,650 00
Boston city bonds, 6s, ...	10,000 00	11,350 00
Lynn city bonds, 5s, ...	4,000 00	4,000 00
Boston Gas Light Company bonds, 6s, . .	10,000 00	10,250 00
150 shares Fitchburg Railroad, ...	15,000 00	16,200 00
25 " Norwich and Worcester Railroad, .	2,500 00	3,150 00
50 " Old Colony Railroad, . . .	5,000 00	5,175 00
50 " Vermont and Massachusetts R. R., .	5,000 00	5,187 50
100 " Shawmut Nat'l Bank, . . .	10,000 00	12,000 00
50 " Nat'l Revere Bank, ...	5,000 00	5,475 00
Boston city bonds, 5s, gold, ...	15,000 00	16,800 00
United States bonds, gold, ...	50,000 00	54,062 50
	$194,500 00	$209,390 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
55 shares First Nat'l Bank, Easton, . . .	$7,150 00	$5,500 00
35 " Bates Manufacturing Company, .	2,555 00	3,037 50
25 " Equitable Trust Company, . .	2,750 00	2,500 00
	$12,455 00	$11,037 50

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$128,000 00	
Interest due or accrued thereon,	2,687 68	
Stocks, bonds, etc., as per schedule,	209,390 00	
Loans on collateral security, as per schedule,	11,037 50	
Cash in the office of the company,	2,865 84	
deposited in Nat'l City Bank,	34,002 01	
Interest due and accrued,	3,414 59	
Premiums in course of collection (gross),	7,278 86	
Notes taken for marine and inland risks,	833 33	
Gross Assets,		$399,509 81

Liabilities.

Losses claimed and reported,	$1,300 00	
Unearned premiums on outstanding risks,	64,979 55	
Dividends to stockholders unpaid,	125 00	
Due and accrued for rent, salaries, etc.,	875 00	
State and local taxes,	1,232 31	
Gross Liabilities, except capital,		68,511 86
Surplus as regards Policy-holders,		$330,997 95
Paid up capital,		200,000 00
Surplus over Capital,		$130,997 95

Income.

Cash received for fire premiums,	$106,303 17	
Deduct re-insurance, rebate and return prem's,	15,946 54	
Net cash received for fire premiums,		$90,356 63
Interest received on bonds and mortgages,		9,445 00
Interest and dividends received from all other sources,		13,134 09
Gross Cash Income,		$112,935 72

Expenditures.

Cash paid for fire losses,	$25,501 18	
Deduct salvage and re-insurance,	67 86	
Net cash paid for fire losses,		$25,433 32
Cash dividends paid,		19,875 00
Cash paid for commissions and brokerage,		8,545 18
for salaries of officers and employés,		11,258 00
for state and local taxes,		4,642 47
for office, agency and incidental expenses,		4,749 72
Gross Cash Expenditures,		$74,503 69

* Value of lands mortgaged,	$104,200 00
Value of buildings thereon,	102,500 00
Total value of property mortgaged,	$206,700 00
Amount of insurance held as collateral,	103,800 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$8,338,165 00	$123,912 36
written during 1876,	9,221,977 00	106,303 17
Total,	$17,560,142 00	$230,215 53
Deduct risks expired and terminated,	8,620,445 00	103,612 55
In force at end of year,	$8,939,697 00	$126,602 98
Deduct amount re-insured,	77,000 00	1,445 66
Net amount in force,	$8,862,697 00	$125,157 32

Miscellaneous.

Premiums received from organization of company,	$435,799 06
Losses paid from organization of company,	108,816 37
Cash dividends declared from organization of company,	50,000 00
Dividends declared during the year,	20,000 00
Losses incurred during the year,	25,551 18
Company's stock owned by directors,	36,000 00

EQUITABLE MARINE INSURANCE COMPANY, PROVINCETOWN.

[Incorporated February 10, 1845. Commenced business February 20, 1845.]

Paid-up Capital, $17,000.

Artemas Paine, *President.* *Secretary*, Enos N. Young.

Office, No. 186 Commercial Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
120 shares Freeman's Nat'l Bank, Boston,	$12,000 00	$13,560 00
60 " First Nat'l Bank, Provincetown,	6,000 00	9,420 00
	$18,000 00	$22,980 00

Summary of Assets, December 31, 1876.

Stocks, as per schedule,	$22,980 00	
Cash in the office of the company,	169 51	
deposited in First Nat'l Bank,	665 63	
Premiums in course of collection (gross),	10,454 38	
Notes taken for marine and inland risks,	12,841 30	
Gross Assets,		$47,110 82

Liabilities.

Losses claimed and reported,	$3,500 00
disputed or resisted,	2,800 00
Unearned premiums on outstanding risks,	12,841 30

Due and accrued for rent, salaries, etc.,	$520 00	
Gross Liabilities, except capital,		$19,661 30
Surplus as regards Policy-holders,		$27,449 52
Paid-up capital,		17,000 00
Surplus over Capital,		$10,449 52

Income.

Cash received for marine and inland prem's,	$17,992 66	
Deduct re-insurance, rebate and return prem's,	2,265 96	
Net cash received for marine and inl'd prem's,		$15,726 70
Interest and dividends received from all sources,		1,377 09
Gross Cash Income,		$17,103 79

Expenditures.

Cash paid for marine and inland losses,	$11,033 34	
Deduct salvage and re-insurance,	602 73	
Net cash paid for marine and inland losses,		$10,430 61
Cash dividends paid,		3,000 00
Cash paid for commissions and brokerage,		736 20
for salaries of officers and employés,		1,562 64
for state and local taxes,		330 66
Gross Cash Expenditures,		$16,060 11

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1875,	$140,990 00	$10,040 60
written during 1876,	310,319 00	17,016 21
Total,	$451,309 00	$27,056 81
Deduct risks expired and terminated,	306,894 00	14,215 51
In force at end of year,	$144,415 00	$12,841 30
Deduct amount re-insured,	14,300 00	892 00
Net amount in force,	$130,115 00	$11,949 30

Miscellaneous.

Dividends declared during the year,	$3,000 00
Losses incurred during the year,	7,146 66

FANEUIL HALL INSURANCE COMPANY, BOSTON.

[Incorporated February 1871. Commenced business March, 1872.]

PAID-UP CAPITAL, $400,000.

K. S. CHAFFEE, *President.* *Secretary*, H. D. BRADBURY.

Office, No. 28 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
116	shares Commerce Nat'l Bank, Boston,	$11,600 00	$13,166 00
100	" Globe Nat'l Bank, Boston,	10,000 00	12,000 00
100	" Howard Nat'l Bank, Boston,	10,000 00	11,350 00
95	" Hamilton Nat'l Bank, Boston,	9,500 00	11,400 00
95	" Rockland Nat'l Bank, Boston,	9,500 00	14,748 75
99	" Merchants' Nat'l Bank, Boston,	9,900 00	13,860 00
63	" Hide & Leather Nat'l Bank, Boston,	6,300 00	6,804 00
60	" Redemption Nat'l Bank, Boston,	6,000 00	8,700 00
60	" First Nat'l Bank, Newburyport,	6,000 00	7,972 50
60	" First Nat'l Bank, Boston,	6,000 00	12,120 00
58	" Traders' Nat'l Bank, Boston,	5,800 00	6,003 00
50	" Second Nat'l Bank, Boston,	5,000 00	7,212 50
50	" Atlantic Nat'l Bank, Boston,	5,000 00	6,487 50
50	" Wachusett Nat'l Bank, Fitchburg,	5,000 00	4,500 00
27	" Faneuil Hall Nat'l Bank, Boston,	2,700 00	3,611 25
25	" Eliot Nat'l Bank, Boston,	2,500 00	2,750 00
30	" Exchange Nat'l Bank, Boston,	3,000 00	5,340 00
23	" People's Nat'l Bank, Boston,	2,300 00	3,565 00
15	" Market Nat'l Bank, Boston,	1,500 00	1,616 25
14	" Central Nat'l Bank, Lynn,	1,400 00	1,998 50
10	" Massachusetts Nat'l Bank, Boston,	2,500 00	3,000 00
10	" Northboro' Nat'l Bank, Northboro',	1,000 00	1,300 00
8	" Tremont Nat'l Bank, Boston,	800 00	888 00
6	" North Nat'l Bank, Boston,	600 00	735 00
3	" Bunker Hill Nat'l Bank, Boston,	300 00	495 75
20	" Freeman's Nat'l Bank, Boston,	2,000 00	2,260 00
31	" New England Nat'l Bank, Boston,	3,100 00	4,340 00
10	" Commonwealth Nat'l Bank, Boston,	1,000 00	1,172 00
5	" Boston and Albany Railroad,	500 00	640 00
Framingham and Lowell Railroad bonds,		3,000 00	2,550 00
Middlesex Railroad bonds,		8,500 00	9,180 00
Somerville town bonds,		25,000 00	26,500 00
U. S. 5-20 bond, registered,		10,000 00	11,300 00
U. S. currency bond, 6s, registered,		7,000 00	8,522 50
U. S. bonds, 5s,		10,000 00	11,200 00
Toledo, O., city bond, 8s,		3,000 00	3,000 00
Toledo, O., city bond, 7s,		6,340 00	6,023 00
Minneapolis city bond, 7s,		4,000 00	3,600 00

Minneapolis city bond, 8s, gold,	$12,000 00	$12,360 00
St. Paul city bond, 7s,	6,000 00	5,700 00
	$225,640 00	$269,971 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
27 shares Brewers and Maltsters' Ins. Co.,	$2,700 00	$2,500 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$7,100 00	
Loans on mortgage of real estate (first liens),*	157,530 50	
Interest due or accrued thereon,	4,346 28	
Stocks, bonds, etc., as per schedule,	269,971 50	
Loans on collateral security, as per schedule,	2,500 00	
Cash in the office of the company,	1,933 13	
deposited in various banks,	29,377 29	
Interest due and accrued,	2,248 44	
Premiums in course of collection (net),	44,895 27	
Gross Assets,		$519,902 41

Liabilities.

Losses adjusted, unpaid,	$3,859 00	
claimed and reported,	10,231 00	
disputed or resisted,	2,500 00	
Unearned premiums on outstanding risks,	105,909 85	
Dividends to stockholders unpaid,	930 00	
Gross Liabilities, except capital,		123,429 85
Surplus as regards Policy-holders,		$396,472 56
Paid-up capital,		400,000 00
Impairment of Capital,		$3,527 44

Income.

Cash received for fire premiums,	$247,913 30	
Deduct re-insurance, rebate and return prem's,	40,333 89	
Net cash received for fire premiums,		$207,579 41
Interest received on bonds and mortgages,		9,235 70
Interest and dividends received from all other sources,		18,504 33
Gross Cash Income,		$235,319 44

Expenditures.

Cash paid for fire losses,	$109,157 16	
Deduct salvage and re-insurance,	2,185 23	
Net cash paid for fire losses,		$106,971 93

* Value of lands mortgaged,	$199,000 00
Value of buildings thereon,	145,000 00
Total value of property mortgaged,	$344,000 00
Amount of insurance held as collateral,	99,275 00

Cash dividends paid,	$20,300 00
paid for commissions and brokerage,	47,343 62
for salaries of officers and employés,	16,724 09
for state and local taxes,	10,392 61
for office, agency and incidental expenses,	30,032 91
Gross Cash Expenditures,	$231,765 16

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$14,665,382 00	$215,225 60
written during 1876,	16,368,170 00	245,774 37
Total,	$31,033,552 00	$460,999 97
Deduct risks expired and terminated,	16,640,408 00	239,497 92
In force at end of year,	$14,393,144 00	$221,502 05
Deduct amount re-insured,	1,354,230 00	11,389 74
Net amount in force,	$13,038,914 00	$210,112 31

Miscellaneous.

Premiums received from organization of company,	$773,027 33
Losses paid from organization of company,	455,094 18
Cash dividends declared from organization of company,	59,250 00
Dividends declared during the year (5¾ per cent.),	20,300 00
Losses incurred during the year,	116,024 16
Company's stock owned by directors,	132,400 00

FIREMEN'S FIRE INSURANCE COMPANY, BOSTON.

[Incorporated Dec. 21, 1872. Commenced business Dec. 30, 1872.]

Paid-up Capital, $300,000.

Thomas W. Tucker, *President.* *Secretary*, Henry C. Short.

Office, No. 48 Congress Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Boston city bonds,	$44,000 00	$47,560 00
Charlestown city bonds,	63,000 00	69,300 00
Lowell city bonds,	15,000 00	16,125 00
Chelsea city bonds,	4,000 00	4,300 00
Somerville city bonds,	20,000 00	22,000 00
Fall River city bonds,	30,000 00	32,100 00
Lawrence city bonds,	18,000 00	19,375 00
Cambridge city bonds,	12,000 00	12,875 00
Providence city loan,	20,000 00	20,000 00
Worcester and Nashua Railroad bonds,	10,000 00	10,000 00

Eastern Railroad notes,	$22,500 00	$11,587 50
Boston Gas Light Company bonds,	10,000 00	10,250 00
Corporation notes, indorsed,	33,000 00	33,000 00
	$301,500 00	$308,472 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
320 shares Indian Orchard Mills,	$32,000 00	$25,000 00
3 " Amoskeag Manf'g Co.,	4,851 00	2,500 00
16 " Worcester and Nashua R. R. Co.,	800 00	1,300 00
3 " People's Nat'l Bank,	480 00	
United States 10-40 bonds,	2,272 50	2,000 00
Cleveland city bond,	2,000 00	–
Union Pacific land grant bond,	1,000 00	2,000 00
	$43,403 50	$32,800 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	201,300 00	
Interest due or accrued thereon,	3,307 47	
Stocks, bonds, etc., as per schedule,	308,472 50	
Loans on collateral security, as per schedule,	32,800 00	
Cash in the office of the company,	414 15	
deposited in various banks,	103,280 53	
Interest due and accrued,	6,565 83	
Premiums in course of collection (gross),	13,266 80	
Gross Assets,		$669,407 28

Liabilities.

Losses adjusted, unpaid,	$5,103 53	
disputed or resisted,	2,165 80	
Unearned premiums on outstanding risks,	136,407 28	
Dividends to stockholders unpaid,	400 00	
Due and accrued for rent,	1,000 00	
State and local taxes,	467 77	
Commissions and brokerage,	513 94	
Return prem's, $62.20; advertising, $68.44,	130 64	
Gross Liabilities, except capital,		146,188 96
Surplus as regards Policy-holders,		$523,218 32
Paid-up capital,		300,000 00
Surplus over Capital,		$223,218 32

* Value of lands mortgaged,	$197,000 00
Value of buildings thereon,	245,100 00
Total value of property mortgaged,	$442,100 00
Amount of insurance held as collateral,	197,100 00

Income.

Cash received for fire premiums,	$156,368 70	
Deduct re-insurance, rebate and return prem's,	11,173 65	
Net cash received for fire premiums,		$145,195 05
Interest received on bonds and mortgages,		13,075 63
Interest and dividends received from all other sources,		22,450 69
Gross Cash Income,		$180,721 37

Expenditures.

Cash paid for fire losses,	$57,771 75	
Deduct salvage and re-insurance,	130 00	
Net cash paid for fire losses,		$57,641 75
Cash dividends paid,		29,600 00
Cash paid for commissions and brokerage,		19,112 91
for salaries of officers and employés,		12,386 11
for state and local taxes,		5,523 12
for office, agency and incidental expenses,		11,020 33
Gross Cash Expenditures,		$135,284 22

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$20,617,624 00	$304,631 42
written during 1876,	14,600,503 00	154,770 41
Total,	$35,218,127 00	$459,401 83
Deduct risks expired and terminated,	14,918,362 00	168,846 10
In force at end of year,	$20,299,765 00	$290,555 73
Deduct amount re-insured,	17,334 00	228 56
Net amount in force,	$20,282,431 00	$290,327 17

Miscellaneous.

Premiums received from organization of company,	$707,288 94
Losses paid from organization of company,	241,945 70
Cash dividends declared from organization of company,	75,000 00
Dividends declared during the year (10 per cent.),	30,000 00
Losses incurred during the year,	55,183 68
Company's stock owned by directors,	19,300 00

FIRST NATIONAL FIRE INSURANCE COMPANY, WORCESTER.

[Incorporated April, 1868. Commenced business January 1, 1869.]

PAID-UP CAPITAL, $100,000.

CHARLES B. PRATT, *President.* *Secretary*, GEO. E. KENDALL.

Office at Worcester.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Worcester city bonds,	$3,500 00	$3,710 00
Springfield city bonds,	6,000 00	6,750 00
New London city bonds,	10,000 00	11,000 00
Worcester and Nashua Railroad bonds,	500 00	462 00
Boston, Barre and Gardner Railroad bonds,	7,000 00	7,435 00
First Nat'l Bank, Worcester,	10,200 00	15,300 00
United States bonds,	4,000 00	4,400 00
	$41,200 00	$49,057 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Chicago, Danv. and V. Railroad bond,	$880 00	$3,578 00
Chicago, Danv. and V. R. R., certif. of indebtedness,	280 00	
Chicago, Burlington and Q. Railroad bond,	1,095 00	
Minneapolis city bond,	1,000 00	
Jersey city bond,	1,100 00	
Loaned on life policy,	–	600 00
25 shares Taylor and Farley Organ Company,	2,500 00	2,000 00
Union Pacific Railroad bond,	950 00	1,200 00
Ind., Bloomington and Western Railroad bond,	350 00	
8 shares Grafton Nat'l Bank,	880 00	700 00
	$9,035 00	$8,078 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$2,200 00	
Loans on mortgage of real estate (first liens),*	146,012 75	
Interest due or accrued thereon,	3,115 96	
Stocks, bonds, etc., as per schedule,	49,057 00	
Loans on collateral security, as per schedule,	8,078 00	
Cash in the office of the company,	4,233 29	
deposited in First Nat'l Bank,	15,377 24	
Interest due and accrued,	656 29	
Premiums in course of collection (gross),	13,809 93	
Gross Assets,		$242,540 46

* Total value of property mortgaged, ... $368,850 00
Amount of insurance held as collateral, ... 100,980 00

Liabilities.

Losses adjusted, unpaid,	$42 55	
claimed and reported,	9,295 00	
disputed or resisted,	1,349 77	
Unearned premiums on outstanding risks,	56,765 84	
Commissions and brokerage,	1,701 25	
Gross Liabilities, except capital,		$69,154 41
Surplus as regards Policy-holders,		$173,386 05
Paid-up capital,		100,000 00
Surplus over Capital,		$73,386 05

Income.

Cash received for fire premiums,	$106,017 65	
Deduct re-insurance, rebate and return prem's,	9,377 00	
Net cash received for fire premiums,		$96,640 65
Interest received on bonds and mortgages,		8,651 22
Interest and dividends received from all other sources,		4,470 43
Gross Cash Income,		$109,762 30

Expenditures.

Cash paid for fire losses,	$52,987 73
dividends paid,	10,000 00
paid for commissions and brokerage,	14,578 39
for salaries of officers and employés,	5,300 00
for state and local taxes,	1,805 55
for office, agency and incidental expenses,	7,476 32
Gross Cash Expenditures,	$92,147 99

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$7,115,829 00	$121,544 67
written during 1876,	7,036,219 00	106,017 65
Total,	$14,152,048 00	$227,562 32
Deduct risks expired and terminated,	7,221,782 00	113,581 45
In force at end of year,	$6,930,266 00	$113,980 87
Deduct amount re-insured,	33,488 00	449 18
Net amount in force,	$6,896,778 00	$113,531 69

Miscellaneous.

Premiums received from organization of company,	$961,417 00
Losses paid from organization of company,	603,767 43
Cash dividends declared from organization of company,	41,000 00
Dividends declared during the year (10 per cent.),	10,000 00
Losses incurred during the year,	53,340 44
Company's stock owned by directors,	71,100 00

FRANKLIN INSURANCE COMPANY OF BOSTON, BOSTON.

[Incorporated January 4, 1873. Commenced business February 15, 1873.]

PAID-UP CAPITAL, $200,000.

WILLIAM M. BYRNES, *President.* *Secretary*, EDMUND B. WHITNEY.

Office, No. 46 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Boston city bonds, 5s, gold,	$15,000 00	$16,875 00
" " " 6s,	10,000 00	11,250 00
Worcester city bonds, 6s,	5,000 00	5,400 00
Medford town notes,	25,000 00	25,000 00
Boston and Lowell R. R. notes,	20,000 00	20,000 00
Eastern R. R. bonds,	7,000 00	3,622 50
100 shares Jamaica Plain G. L. Co.,	10,000 00	11,800 00
So. Boston Gas Light Co. note,	10,000 00	10,000 00
100 shares Merchandise Nat'l Bank, Boston,	10,000 00	10,500 00
	$112,000 00	$114,447 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States 5-20 bonds,	$16,537 50	$15,000 00
" " " "	2,205 00	2,000 00
525 shares Boston Wharf Co.,	29,400 00	23,000 00
Charlestown water loan bond,	1,110 00	1,000 00
10 shares Nat'l Bank of No. America,	1,050 00	1,000 00
Mich. Central R. R. mort. bonds,	5,062 50	3,000 00
130 shares Alliance Ins. Co.,	12,350 00	12,350 00
11 " Boylston Nat'l Bank,	1,375 00	
9 " Russell Mills,	900 00	5,505 75
50 " Franklin Ins. Co.,	4,500 00	
52 " " " "	4,680 00	4,030 67
	$79,170 00	$66,886 42

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$21,000 00	
Loans on mortgage of real estate (first liens),*	59,800 00	
Interest due or accrued thereon,	1,250 62	
Stocks, bonds, etc., as per schedule,	114,447 50	
Loans on collateral security, as per schedule,	66,886 42	
Cash in the office of the company,	1,624 56	
deposited in bank,	9,390 26	
Interest due and accrued,	2,931 55	
Premiums in course of collection (gross),	10,794 10	
Gross Assets,		$288,125 01

* Value of lands mortgaged,	$31,700 00
Value of buildings thereon,	55,700 00
Total value of property mortgaged,	$87,400 00
Amount of insurance held as collateral,	44,800 00

Liabilities.

Losses claimed and reported,	$5,096 45	
Unearned premiums on outstanding risks,	60,103 85	
Gross Liabilities, except capital,		$65,200 30
Surplus as regards Policy-holders,		$222,924 71
Paid-up capital,		200,000 00
Surplus over Capital,		$22,924 71

Income.

Cash received for fire premiums,	$89,917 55
Interest received on bonds and mortgages,	2,979 86
Interest and dividends received from all other sources,	7,502 03
Income from all other sources; viz., rents,	378 00
Gross Cash Income,	$100,777 44

Expenditures.

Cash paid for fire losses,	$60,629 65	
Deduct salvage and re-insurance,	2,766 92	
Net cash paid for fire losses,		$57,862 73
Cash dividends paid,		10,000 00
Cash paid for brokerage and commissions,		11,434 60
for salaries of officers and employés,		13,425 00
for state and local taxes,		3,037 83
for office, agency and incidental expenses,		8,202 86
Gross Cash Expenditures,		$103,963 02

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$9,051,356 00	$131,324 76
written during 1876,	8,448,081 00	87,380 30
Total,	$17,499,437 00	$218,705 06
Deduct risks expired and terminated,	8,617,817 00	102,494 36
In force at end of year,	$8,881,620 00	$116,210 70

Miscellaneous.

Premiums received from organization of company,	$455,170 19
Losses paid from organization of company,	201,999 27
Cash dividends declared from organization of company,	40,000 00
Dividends declared during the year,	10,000 00
Losses incurred during the year,	50,941 41
Company's stock owned by directors,	25,200 00

GLOBE INSURANCE COMPANY, BOSTON.

[Incorporated May 4, 1875. Commenced business July 27, 1875.]

PAID-UP CAPITAL, $200,000.

GEO. M. BUTTRICK, *President.* *Secretary*, WM. R. GRAY.

Office, No. 7 Exchange Place.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, registered,	$10,000 00	$11,175 00
" " bonds, 6s,	40,000 00	45,325 00
Springfield, Athol and N. E. Railroad bonds,	4,000 00	3,600 00
	$54,000 00	$60,100 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Vermont Central Railroad bonds,	$16,000 00	$10,913 67
25 shares Beacon Street Land Co.,	10,000 00	13,500 00
Bond and mortgage,	17,000 00	
" "	5,100 50	5,100 50
Thames Loan and Trust Co. mortgage bond,	1,000 00	1,000 00
80 shares Anawan Land Co.,	6,400 00	6,050 00
Bond and mortgage,	1,500 00	500 00
20 shares Beacon Land Co.,	8,000 00	3,500 00
	$65,000 50	$40,564 17

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$8,752 31	
Loans on mortgage of real estate (first liens),	88,405 70	
Interest due or accrued thereon,	6,693 43	
Stocks, bonds, etc., as per schedule,	60,100 00	
Loans on collateral security, as per schedule,	40,564 17	
Cash in the office of the company,	4,834 60	
deposited in Nat'l Bank of Commonw'lth,	2,324 85	
Interest due and accrued,	1,262 66	
Premiums in course of collection (net),	10,559 52	
Rent paid in advance (lease insured),	2,383 31	
Gross Assets,		$225,880 55

LIABILITIES.

Losses adjusted, unpaid,	$3,616 65	
Unearned premiums on outstanding risks,	24,795 44	
Gross Liabilities, except capital,		28,412 09
Surplus as regards Policy-holders,		$197,468 46
Paid-up capital,		200,000 00
Impairment of Capital,		$2,531 54

Income.

Cash received for fire premiums,	$80,457 25	
Deduct re-insurance, rebate and return prem's,	8,986 49	
Net cash received for fire premiums,		$71,470 76
Interest received on bonds and mortgages,		2,688 66
Interest and dividends received from all other sources,		2,737 99
Income from all other sources; viz., rents,		397 50
Gross Cash Income,		$77,294 91

Expenditures.

Net cash paid for fire losses,	$29,407 64
Cash paid for commissions and brokerage,	11,123 31
for salaries of officers and employés,	13,311 90
for state and local taxes,	2,465 98
for office, agency and incidental expenses,	12,440 39
Gross Cash Expenditures,	$68,749 22

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$1,313,017 00	$19,856 31
written during 1876,	5,498,396 00	80,457 25
Total,	$6,811,413 00	$100,313 56
Deduct risks expired and terminated,	2,692,364 00	51,912 19
In force at end of year,	$4,119,049 00	$48,401 37
Deduct amount re-insured,	69,933 00	870 55
Net amount in force,	$4,049,116 00	$47,530 82

Miscellaneous.

Premiums received from organization of company,	$102,129 30
Losses paid from organization of company,	29,849 14
incurred during the year,	25,392 79
Company's stock owned by directors,	129,700 00

GLOUCESTER FIRE INSURANCE COMPANY, GLOUCESTER.

[Incorporated May 15, 1869. Commenced business March 28, 1870.]

Paid-up Capital, $100,000.

R. R. Fears, *President.* *Secretary*, John Cunningham.

Office at Gloucester.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, 5s,	$5,000 00	$5,600 00
United States 10-40 bonds,	5,000 00	5,650 00

44 shares	Gloucester Nat'l Bank,	$4,400 00	$6,820 00
100 "	Cape Ann Nat'l Bank,	10,000 00	15,500 00
20 "	North Nat'l Bank, Boston,	2,000 00	2,480 00
50 "	Exchange Nat'l Bank, Boston,	5,000 00	8,900 00
100 "	Revere Nat'l Bank, Boston,	10,000 00	10,900 00
20 "	First Nat'l Bank, Boston,	2,000 00	4,000 00
10 "	Commonwealth Nat'l Bank, Boston,	1,000 00	1,170 00
10 "	Mutual Redemption Bank, Boston,	1,000 00	1,450 00
36 "	Eliot Nat'l Bank, Boston,	3,600 00	3,960 00
30 "	Second Nat'l Bank, Boston,	3,000 00	4,320 00
7 "	Boston Nat'l Bank, Bank,	700 00	840 00
20 "	Washington Nat'l Bank, Boston,	2,000 00	2,720 00
6 "	Howard Nat'l Bank, Boston,	600 00	678 00
50 "	Eastern Railroad,	5,000 00	275 00
10 "	Great Falls and Conway Railroad,	1,000 00	30 00
20 "	Fitchburg Railroad,	2,000 00	2,200 00
35 "	Old Colony Railroad,	3,500 00	3,710 00
20 "	Boston and Albany Railroad,	2,000 00	2,560 00
50 "	Gloucester Gas Light Company,	2,500 00	3,250 00
Eastern Railroad bonds,		6,000 00	3,120 00
Chicago, Burlington and Q. Railroad bonds,		2,000 00	2,180 00
Boston city bonds,		4,000 00	4,480 00
Cambridge city bonds,		5,000 00	5,300 00
Somerville city bonds,		5,000 00	5,250 00
Personal loans,		-	4,200 00
			$111,543 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
15 shares Rockport Granite Company,	$2,500 00	$2,200 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$48,367 00	
Interest due or accrued thereon,	810 31	
Stocks, bonds, etc., as per schedule,	111,543 00	
Loans on collateral security, as per schedule,	2,200 00	
Cash in the office of the company,	170 57	
deposited in City Nat'l Bank,	14,252 20	
Interest due and accrued,	126 41	
Premiums in course of collection (gross),	7,993 01	
Notes taken for marine and inland risks,	4,527 75	
Office furniture,	$200 00	
Gross Assets,		$189,990 25

* Value of lands mortgaged,	$43,800 00
Value of buildings thereon,	65,600 00
Total value of property mortgaged,	$109,400 00
Amount of insurance held as collateral,	45,000 00

Liabilities.

Losses adjusted, unpaid,	$1,833 45	
claimed and reported,	9,445 92	
Unearned premiums on outstanding risks,	42,266 51	
Dividends to stockholders unpaid,	250 00	
Due and accrued for rent, salaries, etc.,	470 76	
Commissions and brokerage,	1,287 56	
Gross Liabilities, except capital,		$55,554 20
Surplus as regards Policy-holders,		$134,436 05
Paid-up capital,		100,000 00
Surplus over Capital,		$34,436 05

Income.

Cash received for fire premiums,	$67,373 10	
Deduct re-insurance, rebate and return prem's,	6,429 28	
Net cash received for fire premiums,		$60,943 82
Cash received for marine and inland prem's,	$11,349 94	
Deduct re-insurance, rebate and return prem's,	93 75	
Net cash received for marine and inl'd prem's,		11,256 19
Unpaid premium notes received during the year,	$3,776 25	
Interest received on bonds and mortgages,		3,960 96
Interest and dividends received from all other sources,		5,175 68
Gross Cash Income,		$81,336 65

Expenditures.

Cash paid for fire losses,	$45,882 84
for marine and inland losses,	5,582 58
dividends paid,	7,986 00
paid for brokerage and commissions,	9,007 32
for salaries of officers and employés,	4,807 90
for state and local taxes,	553 48
Gross Cash Expenditures,	$73,820 12

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$4,880,561 43	$88,935 29
written during 1876,	3,974,870 08	64,678 11
Total,	$8,855,431 51	$153,613 40
Deduct risks expired and terminated,	4,264,482 01	75,306 87
In force at end of year,	$4,590,949 50	$78,306 53
Marine risks outstanding December 31, 1875,	$84,150 00	$5,703 00
written during 1876,	243,555 00	8,952 23
Total,	$327,705 00	$14,655 23
Deduct risks expired and terminated,	271,705 00	11,541 98
In force at end of year,	$56,000 00	$3,113 25

MISCELLANEOUS.

Premiums received from organization of company,	$349,097 83
Losses paid from organization of company,	221,717 02
Cash dividends declared from organization of company,	26,000 00
Dividends declared during the year (8 per cent.),	8,000 00
Losses incurred during the year,	53,060 17
Company's stock owned by directors,	34,600 00

MANUFACTURERS' FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated January 9, 1873. Commenced business January 9, 1873.]

PAID-UP CAPITAL, $500,000.

SAMUEL GOULD, *President.* *Secretary*, JAMES J. GOODRICH.

Office, No. 59 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
200 shares Nat'l City Bank,	$20,000 00	$23,200 00
150 " Shawmut Nat'l Bank,	15,000 00	18,000 00
250 " Second Nat'l Bank,	25,000 00	36,000 00
200 " Shoe and Leather Nat'l Bank,	20,000 00	23,800 00
150 " Hamilton Nat'l Bank,	15,000 00	18,000 00
Cheshire R. R. bonds,	28,000 00	27,160 00
Boston and Lowell Railroad bonds,	100,000 00	105,000 00
Middlesex R. R. bonds,	25,000 00	27,000 00
Somerville R. R. bonds,	2,000 00	2,000 00
	$250,000 00	$280,160 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
200 shares Faneuil Hall Nat'l Bank,	$26,800 00	$20,000 00
25 " Androscoggin Mills,	2,550 00	2,000 00
8 " Lowell Machine Shop,	6,040 00	6,000 00
5 " Lowell Manuf'g Company,	2,825 00	2,000 00
40 " Nat'l City Bank,	4,540 00	4,000 00
50 " Boston Machine Co.,	25,000 00	25,000 00
250 " Forbes Lithographic Co.,		
190 " Franklin Company,	14,250 00	15,000 00
10 " Franklin Company,	750 00	
401 " Cheshire Railroad,	14,035 00	14,000 00
5 " Laconia Company,	1,663 00	1,000 00
18 " Union Market Nat'l Bank,	1,980 00	1,600 00
21 " Boston and Lowell Railroad,	6,720 00	2,000 00
25 " Faneuil Hall Ins. Co.,	2,000 00	2,300 00
5 " York Manuf'g Co.,	6,500 00	5,000 00

500 shares Manchester Mills,	$58,000 00	$50,000 00
250 " Narragansett Mills,	25,000 00	25,000 00
650 " Crescent Mills,	65,000 00	65,000 00
300 " King Philip Mills,	30,000 00	30,000 00
25 " American Linen Co.,	25,000 00	25,000 00
United States bonds, 1881,	55,000 00	40,000 00
Michigan Central Railroad bonds,	5,500 00	5,000 00
Cheshire Railroad bonds,	19,400 00	20,000 00
Middlesex Railroad bonds,	2,160 00	2,000 00
N. Y. and N. England Railroad bonds,	20,000 00	20,000 00
Cheshire Railroad bonds,	29,100 00	30,000 00
	$449,813 00	$411,900 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$135,000 00	
Loans on mortgage of real estate (first liens),*	84,400 00	
Interest due or accrued thereon,	1,160 10	
Stocks, bonds, etc., as per schedule,	280,160 00	
Loans on collateral security, as per schedule,	411,900 00	
Cash in the office of the company,	2,737 82	
deposited in various banks, and with London bankers,	139,458 72	
Interest due and accrued,	7,633 15	
Premiums in course of collection (net),	15,081 01	
Notes taken for marine and inland risks,	80,328 32	
Bills receivable,	69,492 98	
Rents due and accrued,	1,680 00	
Gross Assets,		$1,229,032 10

Liabilities.

Losses claimed and reported,	$89,200 00	
Unearned premiums on outstanding risks,	337,868 01	
Unused balances of premium notes,	3,955 50	
Dividends to stockholders unpaid,	200 00	
Gross Liabilities, except capital,		431,223 51
Surplus as regards Policy-holders,		$797,808 59
Paid-up capital,		500,000 00
Surplus over Capital,		$297,808 59

Income.

Cash received for fire premiums,	$253,669 84	
Deduct re-insurance, rebate and return prem's,	40,020 04	
Net cash received for fire premiums,		$213,649 80

* Total value of property mortgaged, $131,500 00
Amount of insurance held as collateral, 44,000 00

Cash received for marine and inland premiums,	$175,512 79	
Deduct re-insurance, rebate and return prem's,	20,061 28	
Net cash received for marine and inl'd prem's,		$155,451 51
Interest received on bonds and mortgages,		2,665 00
Interest and dividends received from all other sources,		51,555 71
Income from all other sources; viz., rents,		6,925 25
Gross Cash Income,		$430,247 27

EXPENDITURES.

Cash paid for fire losses,	$114,036 72	
Deduct salvage and re-insurance,	1,306 55	
Net cash paid for fire losses,		$112,730 17
Cash paid for marine and inland losses,	$142,591 54	
Deduct salvage and re-insurance,	2,794 89	
Net cash paid for marine and inland losses,		139,796 65
Cash dividends paid,		24,800 00
paid for commissions and brokerage,		16,399 49
for salaries of officers and employés,		36,449 44
for state and local taxes,		9,016 75
Gross Cash Expenditures,		$339,192 50

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$26,428,366 00	$370,630 57
written during 1876,	24,478,921 00	253,669 84
Total,	$50,907,287 00	$624,300 41
Deduct risks expired and terminated,	20,328,190 00	282,862 59
In force at end of year,	$30,579,097 00	$341,437 82
Deduct amount re-insured,	359,778 00	4,114 55
Net amount in force,	$30,219,319 00	$337,323 27
Marine risks outstanding Dec. 31, 1875,	$6,521,522 00	$198,203 80
written during 1876,	10,304,295 00	132,039 91
Total,	$16,825,817 00	$330,243 71
Deduct risks expired and terminated,	13,146,988 00	148,400 65
In force at end of year,	$3,678,829 00	$181,843 06
Deduct amount re-insured,	14,500 00	500 00
Net amount in force,	$3,664,329 00	$181,343 06

MISCELLANEOUS.

Premiums received from organization of company,	$2,184,983 68
Losses paid from organization of company,	987,710 08
Cash dividends declared from organization of company,	125,000 00
Dividends declared during the year (10 per cent.),	50,000 00
Losses incurred during the year,	273,727 00
Company's stock owned by directors,	74,800 00

MERCANTILE MARINE INSURANCE COMPANY, BOSTON.

[Incorporated Feb. 11, 1823. Commenced business May, 1823.]

PAID-UP CAPITAL, $300,000.

GEORGE R. ROGERS, *President.* *Secretary*, B. F. FIELD, JR.

Office, No. 58 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares Atlantic Nat'l Bank,	$10,000 00	$12,900 00
200 " City Nat'l Bank,	20,000 00	23,200 00
200 " Columbian Nat'l Bank,	20,000 00	28,200 00
214 " Eagle Nat'l Bank,	21,400 00	24,824 00
300 " Globe Nat'l Bank,	30,000 00	36,000 00
120 " Hamilton Nat'l Bank,	12,000 00	13,800 00
160 " New England Nat'l Bank,	16,000 00	22,400 00
200 " North Nat'l Bank,	20,000 00	24,400 00
37 " Railroad Nat'l Bank,	3,700 00	4,255 00
178 " State Nat'l Bank,	17,800 00	19,936 00
535 " Suffolk Nat'l Bank,	53,500 00	64,200 00
200 " Tremont Nat'l Bank,	20,000 00	22,200 00
200 " Union Nat'l Bank,	20,000 00	30,400 00
200 " Boston and Providence R. R.,	20,000 00	26,000 00
100 " Lyman Mills,	10,000 00	6,000 00
New Bedford R. R. bonds,	30,000 00	28,500 00
Boston and Albany R. R. bonds,	30,000 00	34,200 00
Boston and Maine R. R. bonds,	10,000 00	11,000 00
Boston and Lowell R. R. bonds,	15,000 00	15,750 00
Fitchburg R. R. bonds,	25,000 00	28,000 00
Charlestown water loan bonds,	10,000 00	11,100 00
Boston city bonds, 6s,	65,000 00	74,100 00
United States bonds,	10,000 00	11,100 00
	$489,400 00	$572,465 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds, 5s,	$11,100 00	$10,000 00
" " " 6s,	484 00	400 00
32 shares Boston and Albany R. R.,	4,064 00	2,500 00
	$15,648 00	$12,900 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$26,500 00
Interest due or accrued thereon,	535 00

* Value of lands mortgaged,	$12,700 00
Value of buildings thereon,	25,200 00
Total value of property mortgaged,	$37,900 00
Amount of insurance held as collateral,	26,000 00

Stocks, bonds, etc., as per schedule,	$572,465 00	
Loans on collateral security, as per schedule,	12,900 00	
Cash in the office of the company,	1,036 35	
deposited in various banks,	33,302 89	
Interest due and accrued,	5,958 76	
Premiums in course of collection (net),	1,884 07	
Notes taken for marine and inland risks,	51,702 40	
Gross Assets,		$706,284 47

LIABILITIES.

Losses adjusted, unpaid,	$318 83	
claimed and reported,	6,600 00	
Unearned premiums on outstanding risks,	92,891 29	
Dividends to stockholders unpaid,	1,088 00	
Due and accrued for rent, salaries, etc.,	2,451 50	
Gross Liabilities, except capital,		103,349 62
Surplus as regards Policy-holders,		$602,934 85
Paid-up capital,		300,000 00
Surplus over Capital,		$302,934 85

INCOME.

Cash received for fire premiums,	$29,958 36	
Deduct re-insurance, rebate and return prem's,	3,095 21	
Net cash received for fire premiums,		$26,863 15
Cash received for marine and inland prem's,	$93,366 54	
Deduct re-insurance, rebate and return prem's,	10,175 43	
Net cash received for marine and inl'd prem's,		83,191 11
Unpaid premium notes received during the year,	$53,066 57	
Interest and dividends received from all other sources,		36,508 63
Gross Cash Income,		$146,562 89

EXPENDITURES.

Cash paid for fire losses,		$4,779 56
for marine and inland losses,	$46,914 93	
Deduct salvage and re-insurance,	1,921 93	
Net cash paid for marine and inland losses,		44,993 00
Cash dividends paid,		47,900 00
paid for commissions and brokerage,		4,055 09
for salaries of officers and employés,		11,868 00
for state and local taxes,		1,324 52
for office, agency and incidental expenses,		10,191 60
Gross Cash Expenditures,		$125,111 77

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$6,971,853 00	$69,064 94
written during 1876,	6,826,555 00	34,368 99
Total,	$13,798,408 00	$103,433 93
Deduct risks expired and terminated,	6,904,445 00	38,471 80
In force at end of year,	$6,893,963 00	$64,962 13
Deduct amount re-insured,	109,350 00	1,129 57
Net amount in force,	$6,784,613 00	$63,832 56
Marine risks outstanding December 31, 1875,	$4,690,754 00	$66,815 97
written during 1876,	5,220,201 00	62,162 73
Total,	$9,910,955 00	$128.978 70
Deduct risks expired and terminated,	5,607,130 00	70.231 36
In force at end of year,	$4,303,825 00	$58,747 34
Deduct amount re-insured,	178,712 00	3,200 56
Net amount in force,	$4,125,113 00	$55,546 78

Miscellaneous.

Premiums received from organization of company,	$4,541,033 29
Losses paid from organization of company,	3,616,748 28
Cash dividends declared from organization of company,	1,579,500 00
Dividends declared during the year (16 per cent.),	48,000 00
Losses incurred during the year,	28,635 61
Company's stock owned by directors,	24,400 00

NEPTUNE FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated December 24, 1872. Commenced business January 1, 1873.]

Paid-up Capital, $300,000.

George F. Osborne, *President.* *Secretary*, Eugene B. Hinkley.

Office, No. 64 State Street.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
700	shares Tremont Nat'l Bank,	$70,000 00	$77,700 00
100	" Nat'l Union Bank,	10,000 00	15,250 00
30	" Massachusetts Nat'l Bank,	7,500 00	9,075 00
75	" Hamilton Nat'l Bank,	7,500 00	9,000 00
101	" Suffolk Nat'l Bank,	10,100 00	12,221 00
36	" Globe Nat'l Bank,	3,600 00	4,320 00
150	" Revere Nat'l Bank,	15,000 00	16,425 00
16	" Everett Nat'l Bank,	1,600 00	1,904 00
22	" Nat'l Bank of Redemption,	2,200 00	3,190 00

27 shares Shoe and Leather Nat'l Bank,	$2,700 00	$3,213 00
134 " Boston and Providence R. R.,	13,400 00	17,554 00
100 " Old Colony R. R.,	10,000 00	10,350 00
United States bonds,	50,000 00	58,625 00
Boston and Maine R. R. bonds, 7s,	30,000 00	33,150 00
Fitchburg R. R. bonds, 7s,	10,000 00	11,200 00
" city bonds, 6s,	30,000 00	31,800 00
Brookline water loan, 7s,	10,000 00	11,600 00
Providence city bonds, 7s,	25,000 00	25,500 00
Union Pacific R. R. 1st mortgage bonds,	20,000 00	20,650 00
" " " land grant bonds,	30,000 00	29,850 00
Corporation notes, indorsed,	–	35,000 00
		$437,577 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds, 6s,	$17,587 50	$15,000 00
Union Pacific R. R. land grant bonds, " " " S. F. bonds,	24,770 00	21,400 00
	$42,357 50	$36,400 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$20,000 00	
Interest due or accrued thereon,	563 33	
Stocks, bonds, etc., as per schedule,	437,577 00	
Loans on collateral security, as per schedule,	36,400 00	
Cash in the office of the company,	559 16	
deposited in Tremont Nat'l Bank,	32,805 80	
Interest due and accrued,	4,895 00	
Premiums in course of collection (net),	7,522 18	
Notes taken for marine and inland risks,	98,448 71	
Gross Assets,		$638,771 18

Liabilities.

Losses claimed and reported,	$51,000 00	
disputed or resisted,	2,500 00	
Unearned premiums on outstanding risks,	156,408 31	
Commissions and brokerage,	575 00	
Gross Liabilities, except capital,		210,483 31
Surplus as regards Policy-holders,		$428,287 87
Paid-up capital,		300,000 00
Surplus over Capital,		$128,287 87

* Value of lands mortgaged,	$18,000 00
Value of buildings thereon,	30,000 00
Total value of property mortgaged,	$48,000 00
Amount of insurance held as collateral,	17,500 00

Income.

Cash received for fire premiums,	$92,534 00	
Deduct re-insurance, rebate and return prem's,	5,403 34	
Net cash received for fire premiums,		$87,130 66
Cash received for marine and inland prem's,	$139,175 51	
Deduct re-insurance, rebate and return prem's,	7,957 59	
Net cash received for marine and inl'd prem's,		131,217 92
Unpaid premium notes received during the year,	$74,761 69	
Interest and dividends received from all other sources,		24,268 94
Gross Cash Income,		$242,617 52

Expenditures.

Cash paid for fire losses,	$29,420 98	
Deduct salvage and re-insurance,	67 34	
Net cash paid for fire losses,		$29,353 64
Cash paid for marine and inland losses,	$90,399 19	
Deduct salvage and re-insurance,	764 90	
Net cash paid for marine and inland losses,		89,634 29
Cash dividends paid,		30,000 00
paid for commissions and brokerage,		15,852 40
for salaries of officers and employés,		14,667 01
for state and local taxes,		4,221 95
for all other items; viz., rent, $4,141.87; incidental expenses, $5,847.85,		9,989 72
Gross Cash Expenditures,		$193,719 01

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$8,322,526 00	$128,122 37
written during 1876,	8,425,992 00	88,440 29
Total,	$16,748,518 00	$216,562 66
Deduct risks expired and terminated,	8,792,230 00	105,141 34
In force at end of year,	$7,956,288 00	$111,421 32
Marine risks outstanding December 31, 1875,	$3,713,926 00	$122,584 23
written during 1876,	3,309,227 00	99,131 34
Total,	$7,023,153 00	$221,715 57
Deduct risks expired and terminated,	3,798,780 00	120,695 90
In force at end of year,	$3,224,373 00	$101,019 67
Deduct amount re-insured,	34,150 00	248 85
Net amount in force,	$3,190,223 00	$100,770 82

Miscellaneous.

Premiums received from organization of company,	$950,993 79
Losses paid from organization of company,	560,649 66

Cash dividends declared from organization of company,	$90,000 00
Dividends declared during the year (10 per cent.),	30,000 00
Losses incurred during the year,	137,487 93
Company's stock owned by directors,	45,100 00

NORTH AMERICAN INSURANCE COMPANY, BOSTON.

[Incorporated December, 1872. Commenced business January 1, 1873.]

PAID-UP CAPITAL, $200,000.

ALBERT BOWKER, *President.* *Secretary*, E. E. PATRIDGE.

Office, No. 1 Old State House.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Cambridge city bonds,	$10,000 00	$10,650 00
United States bonds, 5s, reg'd,	20,000 00	22,400 00
Eastern Railroad bonds,	21,000 00	10,815 00
Columbian Nat'l Bank stock,	5,000 00	7,050 00
Merchants' Nat'l Bank stock,	10,000 00	14,000 00
State Nat'l Bank stock,	10,000 00	11,200 00
	$76,000 00	$76,115 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Eleventh Ward Nat'l Bank stock,	$6,012 50	$5,680 00
" " "	15,725 00	15,000 00
Watertown town note,	5,000 00	5,000 00
	$26,737 50	$25,680 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$210,039 71	
Interest due or accrued thereon,	8,777 00	
Stocks, bonds, etc., as per schedule,	76,115 00	
Loans on collateral security, as per schedule,	25,680 00	
Cash in the office of the company,	1,336 27	
deposited in Merchants' Nat'l Bank,	4,237 70	
Interest due and accrued,	860 72	
Premiums in course of collection (gross),	2,608 26	
Gross Assets,		$329,654 66

LIABILITIES.

Unearned premiums on outstanding risks,	$45,104 57
Dividends to stockholders unpaid,	200 00

* Total value of property mortgaged, $438,100 00
Amount of insurance held as collateral, 134,872 00

Commissions and brokerage,	$154 03	
Re-insurance premiums, due,	73 70	
Gross Liabilities, except capital,		$45,532 30
Surplus as regards Policy-holders,		$284,122 36
Paid-up capital,		200,000 00
Surplus over Capital,		$84,122 36

Income.

Cash received for fire premiums,	$52,694 42	
Deduct re-insurance, rebate and return prem's,	6,057 29	
Net cash received for fire premiums,		$46,637 13
Interest received on bonds and mortgages,		13,652 68
Interest and dividends received from all other sources,		5,482 99
Commissions and profits,		4,504 79
Gross Cash Income,		$70,277 59

Expenditures.

Cash paid for fire losses,	$13,570 53	
Deduct salvage and re-insurance,	378 00	
Net cash paid for fire losses,		$13,192 53
Cash dividends paid,		19,800 00
paid for commissions and brokerage,		4,638 23
for salaries of officers and employés,		12,724 90
for state and local taxes,		3,592 21
for office, agency and incidental expenses,		8,507 51
Gross Cash Expenditures,		$62,455 38

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$8,891,402 00	$103,153 78
written during 1876,	6,700,070 00	50,265 19
Total,	$15,591,472 00	$153,418 97
Deduct risks expired and terminated,	6,770,091 00	53,801 66
In force at end of year,	$8,821,381 00	$99,617 31
Deduct amount re-insured,	334,344 00	4,048 93
Net amount in force,	$8,487,037 00	$95,568 38

Miscellaneous.

Premiums received from organization of company,	$274,378 04
Losses paid from organization of company,	57,410 85
Cash dividends declared from organization of company,	60,000 00
Dividends declared during the year,	20,000 00
Losses incurred during the year,	13,570 53
Company's stock owned by directors,	49,400 00

PRESCOTT INSURANCE COMPANY, BOSTON.

[Incorporated December 27, 1872. Commenced business January 15, 1873.]

PAID-UP CAPITAL, $200,000.

FRANKLIN GREENE, *President.* *Secretary*, FRANCIS H. STEVENS.

Office, No. 56 Devonshire Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

			Par value.	Market value.
Worcester city bonds,			$30,000 00	$30,000 00
Boston city bonds,			10,000 00	11,600 00
Cincinnati city bonds,			26,000 00	26,000 00
150 shares	Norwich and Worcester R. R.,		15,000 00	18,825 00
624 "	Webster Nat'l Bank,		62,400 00	65,520 00
112 "	Atlas Nat'l Bank,		11,200 00	13,020 00
153 "	Eliot Nat'l Bank,		15,300 00	17,306 50
50 "	Central Nat'l Bank,		5,000 00	5,000 00
10 "	Eagle Nat'l Bank,		1,000 00	1,150 00
25 "	Merchandise Nat'l Bank,		2,500 00	2,525 00
105 "	Market Nat'l Bank,		10,500 00	11,340 00
83 "	New England Nat'l Bank,		8,300 00	4,620 00
120 "	Tremont Nat'l Bank,		12,000 00	13,320 00
74 "	Second Nat'l Bank,		7,400 00	10,656 00
67 "	Blackstone Nat'l Bank,		6,700 00	7,758 50
			$237,300 00	$260,961 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds,	$3,477 50	$3,000 00
Burlington and Mo. River R. R. bonds,	5,150 00	3,000 00
	$8,627 50	$6,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$39,000 00	
Interest due or accrued thereon,	1,610 00	
Stocks, bonds, etc., as per schedule,	260,961 00	
Loans on collateral security, as per schedule,	6,000 00	
Cash in the office of the company,	6,214 48	
deposited in various banks,	25,166 26	
Interest due and accrued,	2,830 50	
Premiums in course of collection (gross),	13,902 65	
Gross Assets,		$355,834 24

* Value of lands mortgaged,	$83,700 00
Value of buildings thereon,	55,000 00
Total value of property mortgaged,	$138,700 00
Amount of insurance held as collateral,	89,000 00

Liabilities.

Losses adjusted, unpaid,	$1,589 43	
claimed and reported,	3,141 00	
Unearned premiums on outstanding risks,	93,908 62	
Commissions and brokerage,	2,171 72	
Gross Liabilities, except capital,		$100,810 77
Surplus as regards Policy-holders,		$284,993 47
Paid-up capital,		200,000 00
Surplus over Capital,		$84,993 47

Income.

Cash received for fire premiums,	$147,193 70	
Deduct re-insurance, rebate and return prem's,	14,970 08	
Net cash received for fire premiums,		$132,223 62
Interest received on bonds and mortgages,		4,830 00
Interest and dividends received from all other sources,		13,972 00
Income from all other sources,		189 57
Gross Cash Income,		$151,215 19

Expenditures.

Cash paid for fire losses,	$69,813 49	
Deduct salvage and re-insurance,	1,049 76	
Net cash paid for fire losses,		$68,763 73
Cash dividends paid,		20,000 00
Cash paid for commissions and brokerage,		21,394 40
for salaries of officers and employés,		9,950 00
for state and local taxes,		3,358 08
for all other items; viz., rent, $4,250; office, agency and incidental expenses, $6,588.11,		10,838 11
Gross Cash Expenditures,		$134,304 32

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$12,773,510 00	$183,735 41
written during 1876,	13,460,231 00	146,701 46
Total,	$26,233,741 00	$330,436 87
Deduct risks expired and terminated,	12,364,604 00	140,705 54
In force at end of year,	$13,869,137 00	$189,731 33
Deduct amount re-insured,	134,938 00	2,136 63
Net amount in force,	$13,734,199 00	$187,594 70

MISCELLANEOUS.

Premiums received from organization of company,	$539,052 94
Losses paid from organization of company,	179,524 77
Cash dividends declared from organization of company,	50,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	67,255 69
Company stock owned by directors,	117,600 00

REVERE FIRE INSURANCE COMPANY, BOSTON.

[Incorporated May 3, 1875. Commenced business May 6, 1875.]

PAID-UP CAPITAL, $200,000.

JOSEPH H. WELLMAN, *President.* *Secretary*, JOHN W. BELCHER.

Office, 48 Congress Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$30,000 00	$34,050 00
87 shares Metropolitan Nat'l Bank,	8,700 00	8,004 00
50 " Tremont Nat'l Bank,	5,000 00	5,500 00
26 " Second Nat'l Bank,	2,600 00	3,744 00
50 " Third Nat'l Bank,	5,000 00	6,100 00
50 " Boston Nat'l Bank,	5,000 00	5,900 00
50 " Boylston Nat'l Bank,	5,000 00	6,225 00
52 " Blackstone Nat'l Bank,	5,200 00	6,032 00
15 " Eagle Nat'l Bank,	1,500 00	1,695 00
20 " Mt. Vernon Nat'l Bank,	2,000 00	2,500 00
38 " Everett Nat'l Bank,	3,800 00	4,484 00
69 " Nat'l Bank of the Republic,	6,900 00	9,108 00
63 " Nat'l Bank of Redemption,	6,300 00	9,135 00
100 " Old Colony Railroad,	10,000 00	10,300 00
30 " Norwich and Worcester Railroad,	3,000 00	3,750 00
100 " Boston and Albany Railroad,	10,000 00	12,800 00
Cheshire Railroad bonds,	15,000 00	15,000 00
20 shares E. and T. Fairbanks and Co. stock,	10,000 00	10,000 00
South Boston Gas Light Company notes,	10,000 00	10,000 00
	$145,000 00	$164,327 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
200 shares Insurance Co. of North America,	$6,600 00	$6,000 00
15 " Broadway Nat'l Bank,	1,500 00	450 00
	$8,100 00	$6,450 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$69,000 00	
Interest due or accrued thereon,	1,568 34	
Stocks, bonds, etc., as per schedule,	164,327 00	
Loans on collateral security, as per schedule,	6,450 00	
Cash in the office of the company,	342 35	
deposited in Everett Nat'l Bank,	14,012 03	
Interest due and accrued,	1,381 85	
Premiums in course of collection (gross),	11,293 07	
Gross Assets,		$268,374 64

Liabilities.

Losses adjusted, unpaid,	$24 15	
disputed or resisted,	2,000 00	
Unearned premiums on outstanding risks,	44,077 66	
Due and accrued for rent, salaries, etc.,	875 00	
Commissions and brokerage,	1,693 95	
Gross Liabilities, except capital,		48,670 76
Surplus as regards Policy-holders,		$219,703 88
Paid-up capital,		200,000 00
Surplus over Capital,		$19,703 88

Income.

Cash received for fire premiums,	$74,955 35	
Deduct re-insurance, rebate and return prem's,	9,564 14	
Net cash received for fire premiums,		$65,391 21
Interest received on bonds and mortgages,		4,160 90
Interest and dividends received from all other sources,		6,495 54
Gross Cash Income,		$76,047 65

Expenditures.

Cash paid for fire losses,	$10,254 32
for commissions and brokerage,	9,752 48
for salaries of officers and employés,	9,164 00
for state and local taxes,	3,772 64
for office, agency and incidental expenses,	8,611 27
Gross Cash Expenditures,	$41,554 71

* Value of lands mortgaged,	$32,200 00
Value of buildings thereon,	81,800 00
Total value of property mortgaged,	$114,000 00
Amount of insurance held as collateral,	64,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$3,464,416 00	$37,250 67
written during 1876,	8,194,369 00	82,274 91
Total,	$11,658,785 00	$119,525 58
Deduct risks expired and terminated,	5,283,396 00	41,265 21
In force at end of year,	$6,375,389 00	$78,260 37
Deduct amount re-insured,	116,673 00	1,677 93
Net amount in force,	$6,258,716 00	$76,582 44

Miscellaneous.

Premiums received from organization of company,	$102,469 40
Losses paid from organization of company,	11,006 02
incurred during the year,	7,778 47
Company's stock owned by directors,	28,400 00

SALEM MARINE INSURANCE COMPANY, SALEM.

[Incorporated Feb. 6, 1856. Commenced business Feb. 7, 1857.]

Paid-up Capital, $100,000.

William Northey, *President.* *Secretary*, F. P. Richardson.

Office at Salem.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, 6s,	$15,000 00	$17,100 00
Burlington and Missouri Railroad bonds,	5,000 00	5,150 00
Cedar Rapids and Mo. River Railroad bonds,	5,000 00	4,950 00
Vt. Central and Vt. and Canada Railroad bonds,	5,000 00	1,450 00
Cleveland city bonds, 7s,	10,000 00	10,450 00
Providence city (gold) bonds, 5s,	5,000 00	5,400 00
Cambridge city bonds,	10,000 00	11,100 00
United States bonds, 5s,	10,000 00	11,187 50
30 shares Mercantile Nat'l Bank, Salem,	3,000 00	3,540 00
81 " Merchants' Nat'l Bank, Salem,	4,050 00	5,427 00
73 " Exchange Nat'l Bank, Salem,	7,300 00	8,760 00
98 " First Nat'l Bank, Salem,	9,800 00	12,054 00
100 " Naumkeag Nat'l Bank, Salem,	10,000 00	15,200 00
93 " North Nat'l Bank, Boston,	9,300 00	11,532 00
100 " Second Nat'l Bank, Boston,	10,000 00	14,400 00
100 " Webster Nat'l Bank, Boston,	10,000 00	10,175 00
100 " Bank of Commerce, Boston,	10,000 00	11,300 00
51 " Atlantic Nat'l Bank, Boston,	5,100 00	6,579 00
30 " Merchants' Nat'l Bank, Boston,	3,000 00	4,200 00

16 shares Shawmut Nat'l Bank, Boston,	$1,600 00	$1,920 00
21 " Nat'l Bank, Boston,	2,100 00	2,520 00
	$150,250 00	$174,394 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Atchison, Topeka and S. F. Railroad bonds,	$2,775 00	
Providence city bonds, gold,	5,400 00	$9,000 00
Burlington and Mo. Railroad mortgage bonds,	3,285 00	
Massachusetts state bonds, gold,	3,435 00	3,000 00
Mad River and Lake Erie Railroad bonds,	2,250 00	
Cinn. Sandusky and Clev. Railroad bonds,	570 00	3,500 00
Union Pacific S. F. bonds,	920 00	
	$18,635 00	$15,500 00

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$174,394 50	
Loans on collateral security, as per schedule,	15,500 00	
Cash in the office of the company,	66 10	
deposited in various banks,	43,526 79	
Interest due and accrued,	1,575 00	
Premiums in course of collection (gross),	2,074 22	
Notes taken for marine and inland risks,	50,056 18	
Gross Assets,		$287,192 79

Liabilities.

Losses adjusted, unpaid,	$19,570 00	
Unearned premiums on outstanding risks,	50,056 18	
Dividends to stockholders unpaid,	664 00	
Due and accrued for rent, salaries, etc.,	460 00	
Commissions and brokerage,	456 65	
Gross Liabilities, except capital,		71,206 83
Surplus as regards Policy-holders,		$215,985 96
Paid-up capital,		200,000 00
Surplus over Capital,		$15,985 96

Income.

Cash received for marine and inland prem's,	$105,885 96	
Deduct re-insurance, rebate and return prem's,	8,237 94	
Net cash received for marine and inl'd prem's,		$97,648 02
Interest and dividends received from all sources,		10,001 61
Gross Cash Income,		$107,649 63

Expenditures.

Cash paid for marine and inland losses,	$60,923 87	
Deduct salvage and re-insurance,	4,367 91	
Net cash paid for marine and inland losses,		$56,555 96

Cash dividends paid,	$10,041 00
paid for commissions and brokerage,	4,250 93
for salaries of officers and employés,	3,027 00
for state and local taxes,	246 12
for office expenses,	1,162 43
Gross Cash Expenditures,	$75,283 44

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding December 31, 1875,	$1,434,048 00	$65,424 63
written during 1876,	3,437,666 00	81,355 99
Total,	$4,871,714 00	$146,780 62
Deduct risks expired and terminated,	3,737,036 00	96,714 44
In force at end of year,	$1,134,678 00	$50,066 18
Deduct amount re-insured,	25,150 00	
Net amount in force,	$1,109,528 00	

MISCELLANEOUS.

Premiums received from organization of company,	$885,673 44
Losses paid from organization of company,	651,607 56
Cash dividends declared from organization of company,	194,000 00
Dividends declared during the year (10 per cent.),	10,000 00
Losses incurred during the year,	67,403 37
Company's stock owned by directors,	12,200 00

SHAWMUT INSURANCE COMPANY, BOSTON.

[Incorporated July 29, 1875. Commenced business September 23, 1875.]

PAID-UP CAPITAL, $500,000.

WM. S. DENNY, *President.* *Secretary*, U. C. CROSBY.

Office, Post Office Square.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States registered bonds, 6s,	$100,000 00	$113,750 00
Massachusetts state registered bonds, 5s,	100,000 00	114,000 00
Boston city water loan bonds, 5s,	100,000 00	112,000 00
Newton " " " 6s,	50,000 00	55,000 00
Fall River " " " 5s,	40,000 00	42,000 00
United States 5-20 coupon bonds, 6s,	600 00	664 50
100 shares Merchandise Nat'l Bank, Boston,	10,000 00	10,400 00
12 " First Nat'l Bank, Chelsea,	1,200 00	1,320 00
Dist. of Columbia registered bonds,	55,000 00	38,775 00
	$456,800 00	$487,909 50

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$22,400 00	
Interest due or accrued thereon,	396 75	
Stocks, bonds, etc., as per schedule,	487,909 50	
Cash in the office of the company,	646 33	
deposited in Commonwealth Nat'l Bank,	38,561 79	
Interest due and accrued,	3,260 62	
Premiums in course of collection (gross),	26,975 20	
Office furniture and maps,	$4,500 00	
Gross Assets,		$580,150 19

Liabilities.

Losses adjusted, unpaid,	$6,614 32	
claimed and reported,	3,360 00	
Unearned premiums on outstanding risks,	83,997 14	
Due and accrued for rent, salaries, etc.,	274 65	
State and local taxes,	211 88	
Commissions and brokerage,	2,033 85	
Return premiums,	857 17	
Gross Liabilities, except capital,		97,349 01
Surplus as regards Policy-holders,		$482,801 18
Paid-up capital,		500,000 00
Impairment of Capital,		$17,198 82

Income.

Cash received for fire premiums,	$190,766 97	
Deduct re-insurance, rebate and return prem's,	19,242 10	
Net cash received for fire premiums,		$171,524 87
Interest received on bonds and mortgages,		470 05
Interest and dividends received from all other sources,		24,217 07
Gross Cash Income,		$196,211 99

Expenditures.

Cash paid for fire losses,	$66,222 95	
Deduct salvage and re-insurance,	1,357 08	
Net cash paid for fire losses,		$64,865 87
Cash paid for commissions and brokerage,		23,268 78
for salaries of officers and employés,		31,192 59
for state and local taxes,		9,870 89
for office, agency and incidental expenses,		22,725 33
Gross Cash Expenditures,		$151,923 46

* Value of lands mortgaged,	$45,000 00
Value of buildings thereon,	10,000 00
Total value of property mortgaged,	$55,000 00
Amount of insurance held as collateral,	3,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$4,239,632 00	$64,312 66
written during 1876,	13,475,031 00	190,766 97
Total,	$17,714,663 00	$255,079 63
Deduct risks expired and terminated,	7,173,856 00	95,124 06
In force at end of year,	$10,540,807 00	$159,955 57
Deduct amount re-insured,	56,134 00	987 31
Net amount in force,	$10,484,673 00	$158,968 26

Miscellaneous.

Premiums received from organization of company,	$256,208 83
Losses paid from organization of company,	68,627 82
incurred during the year,	74,692 55
Company's stock owned by directors,	204,800 00

SHOE AND LEATHER INSURANCE COMPANY, BOSTON.

[Incorporated December 26, 1872. Commenced business January 1, 1873.]

Paid-up Capital, $300,000.

John C. Abbott, *President.* *Secretary*, Henry B. White.

Office, No. 52 Devonshire Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
253 shares Shawmut Nat'l Bank,	$25,300 00	$30,360 00
250 " Nat'l Bank of the Republic,	25,000 00	32,937 50
50 " Merchandise Nat'l Bank,	5,000 00	5,250 00
200 " Hamilton Nat'l Bank,	20,000 00	24,000 00
100 " Second Nat'l Bank,	10,000 00	14,400 00
31 " Atlantic Nat'l Bank,	3,100 00	3,999 00
117 " Tremont Nat'l Bank,	11,700 00	12,987 00
62 " Merchants' Nat'l Bank,	6,200 00	8,680 00
54 " Nat'l Bank of Redemption,	5,400 00	7,830 00
167 " Blackstone Nat'l Bank,	16,700 00	19,288 50
47 " Atlas Nat'l Bank,	4,700 00	5,463 75
Boston and Albany Railroad bonds, 7s,	25,000 00	29,200 00
Eastern Railroad bonds, 6s,	21,000 00	10,867 50
Cambridge city bonds, 6s,	40,000 00	45,150 00
Providence city bonds, 5s, gold,	25,000 00	27,671 85
Somerville city bonds, 6½s,	21,500 00	23,139 37
Boston city bonds, 6s,	15,000 00	15,450 00
United States 5-20 bonds,	100,000 00	112,995 00
Woburn town bonds, 6s,	15,000 00	16,575 00
	$395,600 00	$446,244 47

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
50 shares Shawmut Nat'l Bank,	$6,000 00	$5,800 00
Woburn town note,	15,000 00	15,000 00
Brookline town notes,	13,000 00	13,000 00
	$34,000 00	$33,800 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$30,000 00	
Interest due or accrued thereon,	1,009 17	
Stocks, bonds, etc., as per schedule,	446,244 47	
Loans on collateral security, as per schedule,	33,800 00	
Cash in the office of the company,	2,538 37	
deposited in various banks,	24,934 32	
Interest due and accrued,	538 49	
Premiums in course of collection (gross),	28,054 15	
Notes taken for marine and inland risks,	74,914 35	
Gross Assets,		$642,033 32

Liabilities.

Losses claimed and reported,	$22,954 74	
Net amount of unpaid losses,	185,563 79	
Commissions and brokerage,	2,177 43	
Gross Liabilities, except capital,		210,695 96
Surplus as regards Policy-holders,		$431,337 36
Paid up capital,		300,000 00
Surplus over Capital,		$131,337 36

Income.

Cash received for fire premiums,	$130,783 00	
Deduct re-insurance, rebate and return prem's,	3,547 09	
Net cash received for fire premiums,		$127,235 91
Cash received for marine and inland prem's,	$93,334 94	
Deduct re-insurance, rebate and return prem's,	9,038 63	
Net cash received for marine and inl'd prem's,		84,296 31
Unpaid premium notes received during the year,	$74,914 35	
Interest received on bonds and mortgages,		2,100 00
Interest and dividends received from all other sources,		23,550 48
Gross Cash Income,		$237,182 70

* Value of lands mortgaged,	$27,000 00
Value of buildings thereon,	30,000 00
Total value of property mortgaged,	$57,000 00
Amount of insurance held as collateral,	20,500 00

Expenditures.

Cash paid for fire losses,	$43,133 57
for marine and inland losses,	79,462 71
Cash dividends paid,	30,000 00
Cash paid for commissions and brokerage,	11,348 64
for salaries of officers and employés,	13,380 00
for state and local taxes,	3,861 69
for rent and office expenses,	9,743 79
Gross Cash Expenditures,	$190,930 40

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$12,460,173 00	$186,249 99
written during 1876,	13,989,092 00	166,533 86
Total,	$26,449,265 00	$352,783 85
Deduct risks expired and terminated,	12,185,924 00	152,310 68
In force at end of year,	$14,263,341 00	$200,473 17
Deduct amount re-insured,	58,305 00	661 36
Net amount in force,	$14,205,036 00	$199,811 81
Marine risks outstanding Dec. 31, 1875,	$1,328,814 00	$57,072 71
written during 1876,	5,532,409 00	128,630 31
Total,	$6,861,223 00	$185,703 02
Deduct risks expired and terminated,	5,591,408 00	103,900 74
In force at end of year,	$1,269,815 00	$81,802 28

Miscellaneous.

Premiums received from organization of company,	$867,190 32
Losses paid from organization of company,	308,754 91
Cash dividends declared from organization of company,	90,000 00
Dividends declared during the year (10 per cent.),	30,000 00
Losses incurred during the year,	137,410 45
Company's stock owned by directors,	69,700 00

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY, SPRINGFIELD.

[Incorporated 1849. Commenced business 1851.]

PAID-UP CAPITAL, $750,000.

DWIGHT R. SMITH, *President.* *Secretary*, SANFORD J. HALL.

Office at Springfield.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States registered bonds,	$100,000 00	$122,000 00
100 shares Agawam Nat'l Bank, Springfield,	10,000 00	13,000 00
50 " John Hancock Nat'l B'k, Springfield,	5,000 00	6,500 00
104 " Chicopee Nat'l Bank, Springfield,	10,400 00	16,640 00
78 " Pynchon Nat'l Bank, Springfield,	7,800 00	12,636 00
24 " Second Nat'l Bank, Springfield,	2,400 00	4,320 00
150 " Third Nat'l Bank, Springfield,	15,000 00	24,000 00
100 " Ware Nat'l Bank, Ware,	10,000 00	12,500 00
34 " First Nat'l Bank, Northampton,	3,400 00	4,250 00
10 " Monson Nat'l Bank, Monson,	1,000 00	1,100 00
100 " Merchants' Nat'l Bank, Boston,	10,000 00	13,600 00
100 " Nat'l Bank of Commerce, Boston,	10,000 00	11,300 00
100 " Atlas Nat'l Bank, Boston,	10,000 00	11,200 00
100 " Howard Nat'l Bank, Boston,	10,000 00	11,000 00
100 " Webster Nat'l Bank, Boston,	10,000 00	10,000 00
150 " Boylston Nat'l Bank, Boston,	15,000 00	19,500 00
100 " Eliot Nat'l Bank, Boston,	10,000 00	11,000 00
50 " Nat'l Bank of Commerce, N. Y.,	5,000 00	5,400 00
500 " Boston and Albany R. R.,	50,000 00	64,000 00
500 " Boston and Providence R. R.,	50,000 00	67,500 00
500 " Connecticut River R. R.,	50,000 00	67,500 00
45 " Worcester and Nashua R. R.,	4,500 00	2,250 00
700 " N. Y., N. H. and H. R. R.,	70,000 00	105,000 00
500 " N. Y. Cent. and Hudson River R. R.,	50,000 00	50,000 00
700 " N. Y. and Harlem R. R.,	35,000 00	47,250 00
Rome and Watertown R. R. 1st mort. bonds, 7s,	1,700 00	1,700 00
N. Y. and Harlem R. R. 1st mort. bonds, 7s,	10,000 00	11,600 00
Morris and Essex R. R. 1st mort. bonds, 7s,	8,000 00	9,280 00
260 shares Phil., Wil. and Balt. R. R.,	13,000 00	15,860 00
	$587,200 00	$751,886 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Charter Oak Life Ins. Co. policy,	–	$2,366 84
10 shares N. Y., N. H. and H. R. R.,	$1,500 00	1,000 00
12 " First Nat'l Bank, Hartford,	1,200 00	2,600 00
17 " New Britain Nat'l Bank,	1,870 00	
St. Jo. and Council Bluffs R. R. bonds,	6,750 00	6,000 00
Wason Manuf. Co. bonds, Springfield,	1,600 00	

30 shares	Second Nat'l Bank, Springfield,	$5,400 00	$4,000 00
20 "	Agawam Nat'l Bank, Springfield,	2,600 00	2,275 00
20 "	" " "	2,600 00	2,275 00
Conn. River R. R. bond,		1,000 00	588 00
U. S. 6 per cent. coupon bond,		2,300 00	2,000 00
20 shares	Second Nat'l Bank, Springfield,	3,600 00	1,500 00
8 "	Chicopee Nat'l Bank, Springfield,	1,280 00	1,140 00
7 "	Third Nat'l Bank, Springfield,	1,120 00	700 00
10 "	Naugatuck R R,	1,100 00	950 00
24 "	Springfield Gas Light Co.,	3,600 00	6,502 80
9 "	Glasgow Co., South Hadley Falls,	900 00	
3 "	Agawam Nat'l Bank, Springfield,	390 00	
35 "	Westfield Gas Light Co.,	3,500 00	
50 "	Massasoit Paper Manuf. Co.,	6,000 00	5,000 00
75 "	" " " "	9,000 00	7,000 00
249 "	" " " "	29,880 00	25,000 00
30 "	Boston and Albany R. R.,	3,840 00	3,800 00
13 "	Michigan Central R. R.,	585 00	
60 "	Massasoit Paper Manuf. Co.,	7,200 00	6,000 00
10 "	Agawam Nat'l Bank,	1,300 00	1,000 00
Indianap's, Decatur and Spring'ld R. R. bonds,		1,000 00	1,010 00
Lake Shore R. R. bonds,		2,500 00	30,000 00
Cleve'd, Painsville and Ash. R. R. bonds,		7,500 00	
Cleveland and Toledo R. R. bonds,		2,000 00	
N. Y. Central R. R. bonds,		6,600 00	
U. S. 6 per cent. bonds, 1881,		12,650 00	
U. S. 5 per cent. bonds, 1881,		1,100 00	
			$112,707 64

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$75,000 00	
Loans on mortgage of real estate (first liens),*	429,085 50	
Interest due or accrued thereon,	17,024 55	
Stocks, bonds, etc., as per schedule,	751,886 00	
Loans on collateral security, as per schedule,	112,707 64	
Cash in the office of the company,	12,777 01	
deposited in various banks,	25,546 64	
Interest due and accrued,	15,504 34	
Premiums in course of collection (gross),	75,340 53	
Rents due and accrued,	800 00	
Gross Assets,		$1,515,672 21

Liabilities.

Losses adjusted, unpaid,	$15,439 68	
claimed and reported,	35,700 00	

* Value of lands mortgaged,	$607,800 00
Value of buildings thereon,	454,200 00
Total value of property mortgaged,	$1,062,000 00
Amount of insurance held as collateral,	261,350 00

Losses disputed or resisted,	$6,600 00	
Unearned premiums on outstanding risks,	444,497 81	
Commissions and brokerage,	11,301 00	
Gross Liabilities, except capital,		$513,538 49
Surplus as regards Policy-holders,		$1,002,133 72
Paid-up capital,		750,000 00
Surplus over Capital,		$252,133 72

Income.

Cash received for fire premiums,	$707,713 73	
Deduct re-insurance, rebate and return prem's,	68,321 34	
Net cash received for fire premiums,		$639,392 39
Interest received on bonds and mortgages,		30,932 56
Interest and dividends received from all other sources		43,272 10
Income from all other sources; viz., rents,		3,908 33
Gross Cash Income,		$717,505 38

Expenditures.

Cash paid for fire losses,	$278,246 18	
Deduct salvage and re-insurance,	6,648 63	
Net cash paid for fire losses,		$271,597 55
Cash dividends paid,		75,000 00
paid for commissions and brokerage,		92,435 53
for salaries of officers and employés,		36,064 53
for state and local taxes,		21,520 98
for office, agency and incidental expenses,		70,762 05
Gross Cash Expenditures,		$567,380 64

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$62,591,124 00	$807,999 87
written during 1876,	60,429,820 00	709,073 41
Total,	$123,020,944 00	$1,517,073 28
Deduct risks expired and terminated,	53,999,310 00	648,077 67
In force at end of year,	$69,021,634 00	$868,995 61

Miscellaneous.

Premiums received from organization of company,	$8,874,800 39
Losses paid from organization of company,	6,178,914 55
Cash dividends declared from organization of company,	1,092,042 00
Dividends declared during the year (10 per cent.),	75,000 00
Losses incurred during the year,	275,012 01
Company's stock owned by directors,	224,500 00

TRADERS' AND MECHANICS' INSURANCE COMPANY, LOWELL.

[Incorporated June, 1848. Commenced business June, 1848.]

PAID-UP CAPITAL, $100,000.

LEVI SPRAGUE, *President.* *Secretary*, E. M. TUCKE.

Office at Lowell.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$20,000 00	$22,600 00
Boston and Lowell Railroad bonds,	10,000 00	10,500 00
Cook county (Ill.) bonds,	2,500 00	2,625 00
Boston city bonds,	5,000 00	5,600 00
Salem city bonds,	1,000 00	1,060 00
10 shares Stony Brook Railroad,	1,000 00	1,000 00
14 " Boston and Lowell Railroad,	7,000 00	4,480 00
34 " Prescott Nat'l Bank,	3,400 00	4,930 00
2 " Merrimack Manufacturing Company,	2,000 00	2,400 00
7 " Massachusetts Manufacturing Co.,	7,000 00	7,350 00
5 " Lowell Manufacturing Company,	3,450 00	2,850 00
20 " Bates Manufacturing Company,	2,000 00	1,600 00
2 " Appleton Manufacturing Company,	2,000 00	1,660 00
20 " Hill Manufacturing Company,	2,000 00	1,500 00
4 " Hamilton Manufacturing Company,	4,000 00	3,600 00
Personal loan,	–	5,000 00
		$78,755 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
3 shares Merrimack Manufacturing Co., / 100 " Vassalboro' Manufacturing Co.,	$11,100 00	$5,000 00
17 " Boston and Lowell Railroad,	5,400 00	5,000 00
40 " " " "	12,800 00	5,500 00
N. and L. Railroad bonds,	2,000 00	1,600 00
" " " "	1,500 00	2,500 00
Vt. and N. Railroad bonds,	1,000 00	
	$33,800 00	$19,600 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$61,745 00	
Stocks, bonds, etc., as per schedule,	78,755 00	
Loans on collateral security, as per schedule,	19,600 00	
Cash in the office of the company, and deposited in Prescott Nat'l Bank,	5,353 92	
Interest due and accrued,	1,510 50	
Premiums in course of collection (net),	1,801 13	
Gross Assets,		$168,765 55

* Total value of property mortgaged, $117,300 00
Amount of insurance held as collateral, 50,700 00

Liabilities.

Losses claimed and reported,	$2,700 00	
Unearned premiums on outstanding risks,	28,362 80	
Gross Liabilities, except capital,		$31,062 80
Surplus as regards Policy-holders,		$137,702 75
Paid-up capital,		100,000 00
Surplus over Capital,		$37,702 75

Income.

Cash received for fire premiums,	$33,834 82	
Deduct re-insurance, rebate and return prem's,	729 29	
Net cash received for fire premiums,		$33,105 53
Interest and dividends received from all sources,		8,629 26
Gross Cash Income,		$41,734 79

Expenditures.

Cash paid for fire losses,	$11,076 20
dividends paid,	12,000 00
paid for commissions and brokerage,	4,552 11
for salaries of officers and employés,	4,237 62
for state and local taxes,	1,424 39
for re-insurance,	71 91
Gross Cash Expenditures,	$33,362 23

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$3,610,279 00	$59,022 19
written during 1876,	2,569,513 00	34,607 33
Total,	$6,179,792 00	$93,629 52
Deduct risks expired and terminated,	2,533,788 00	36,903 92
In force at end of year,	$3,646,004 00	$56,725 60

Miscellaneous.

Cash dividends declared from organization of company,	$140,500 00
Losses incurred during the year,	11,276 20
Company's stock owned by directors,	5,300 00

WASHINGTON FIRE AND MARINE INSURANCE COMPANY, BOSTON.

[Incorporated December 31, 1872. Commenced business January 1, 1873.]

PAID-UP CAPITAL, $400,000.

ISAAC SWEETSER, *President.* *Secretary*, BENJ. SWEETSER.

Office, No. 38 State Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States gold bonds,	$100,000 00	$108,793 00
441 shares Columbian Nat'l Bank,	44,100 00	62,181 00
25 " Continental Nat'l Bank,	2,500 00	2,675 00
100 " Hamilton Nat'l Bank,	10,000 00	12,000 00
150 " Merchants' Nat'l Bank,	15,000 00	21,000 00
120 " Nat'l City Bank,	12,000 00	13,920 00
109 " Nat'l Eagle Bank,	10,900 00	12,317 00
100 " Nat'l Bank of Commerce,	10,000 00	11,350 00
31 " Nat'l Hide and Leather Bank,	3,100 00	3,356 00
100 " Nat'l Revere Bank,	10,000 00	10,950 00
74 " State Nat'l Bank,	7,400 00	8,288 00
18 " Suffolk Nat'l Bank,	1,800 00	2,178 00
150 " Norwich and Worcester R. R.,	15,000 00	19,575 00
Chicago, Burlington and Quincy R. R. bonds,	20,000 00	21,900 00
Union Pacific R. R. 1st mort. bonds,	20,000 00	20,650 00
Cedar Rapids and Mo. R. R. R. bonds,	5,000 00	4,950 00
Old Colony R. R. bonds,	20,000 00	22,200 00
Eastern Railroad bonds,	32,500 00	16,819 00
Boston city bonds,	110,000 00	123,750 00
10 shares Boston Gas Light Co.,	5,000 00	8,075 00
Corporation notes,	-	3,000 00
		$509,927 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares Commercial Wharf Co.,	$25,000 00	$10,000 00
320 " Indian Orchard Mills,	32,000 00	25,000 00
81 " Ames Manufacturing Co.,	28,350 00	22,000 00
20 " New England Ins. Co.,	2,000 00	7,000 00
20 " Boylston Ins. Co.,	2,900 00	
25 " Washington F. and M. Ins. Co.,	3,625 00	
9 " Revere Ins. Co.,	805 00	
300 " Union Pacific R. R.,	18,000 00	18,412 53
Rutland R. R. 1st mort. bond,	4,500 00	
Eastern Railroad bond,	16,200 00	30,000 00
	$133,380 00	$112,412 53

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$89,000 00	
Interest due or accrued thereon,	1,691 25	
Stocks, bonds, etc., as per schedule,	509,927 00	
Loans on collateral security, as per schedule,	112,412 53	
Cash in the office of the company,	3,321 32	
deposited in Columbian Nat'l Bank,	29,945 06	
Interest due and accrued,	1,711 16	
Premiums in course of collection (gross),	8,846 54	
Notes taken for marine and inland risks,	122,749 52	
Gross Assets,		$879,604 38

Liabilities.

Losses claimed and reported,	$76,485 00	
Unearned premiums on outstanding risks,	188,331 14	
State and local taxes,	200 00	
Commissions and brokerage,	1,345 05	
Return prem's, $170.56; re-ins., $614.99,	785 55	
Gross Liabilities, except capital,		267,146 74
Surplus as regards Policy-holders,		$612,457 64
Paid-up capital,		400,000 00
Surplus over Capital,		$212,457 64

Income.

Cash received for fire premiums,	$123,047 82	
Deduct re-insurance, rebate and return prem's,	11,158 63	
Net cash received for fire premiums,		$111,889 19
Cash received for marine and inland prem's,	$174,785 64	
Deduct re-insurance, rebate and return prem's,	19,484 58	
Net cash received for marine and inl'd prem's,		155,301 06
Unpaid premium notes received during the year,	$91,050 44	
Interest received on bonds and mortgages,		6,500 00
Interest and dividends received from all other sources,		33,146 15
Gross Cash Income,		$306,836 40

Expenditures.

Cash paid for fire losses,		$34,622 65
for marine and inland losses,	$101,146 07	
Deduct salvage and re-insurance,	2,395 88	
Net cash paid for marine and inland losses,		98,750 19

* Value of lands mortgaged,	$92,100 00
Value of buildings thereon,	199,400 00
Total value of property mortgaged,	$291,500 00
Amount of insurance held as collateral,	83,500 00

Cash dividends paid,	$35,000 00
paid for commissions and brokerage,	19,275 87
for salaries of officers and employés,	16,600 00
for state and local taxes,	6,714 23
for office, agency and incidental expenses,	11,967 46
Gross Cash Expenditures,	$222,930 40

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$10,609,324 00	$150,720 74
written during 1876,	11,900,019 00	118,743 87
Total,	$22,509,343 00	$269,464 61
Deduct risks expired and terminated,	11,607,678 00	124,099 43
In force at end of year,	$10,901,665 00	$145,365 18
Deduct amount re-insured,	10,750 00	240 80
Net amount in force,	$10,890,915 00	$145,124 38
Marine risks outstanding December 31, 1875,	$4,318,864 00	$135,439 56
written during 1876,	7,655,786 00	133,037 21
Total,	$11,974,650 00	$268,476 77
Deduct risks expired and terminated,	7,902,809 00	150,876 64
In force at end of year,	$4,071,841 00	$117,600 13
Deduct amount re-insured,	27,804 00	611 69
Net amount in force,	$4,044,037 00	$116,988 44

Miscellaneous.

Premiums received from organization of company,	$1,357,984 51
Losses paid from organization of company,	597,209 20
Cash dividends declared from organization of company,	80,000 00
Dividends declared during the year,	35,000 00
Losses incurred during the year,	165,883 27
Company's stock owned by directors,	72,900 00

AGGREGATE.

CAPITAL STOCK.	
Whole amount of outstanding capital, actually paid up in cash,	$7,017,000 00
ASSETS.	
Gross present Assets,	$13,244,354 85
LIABILITIES.	
Gross present Liabilities,	$3,715,223 89
INCOME.	
Cash actually received for fire premiums,	$2,769,265 45
for marine premiums,	1,456,578 93
for interest and dividends from all sources,	583,191 62
from all other sources,	22,364 09
Gross Cash Income,	$4,831,400 09
EXPENDITURES.	
Cash actually paid during the year for fire losses,	$1,147,737 13
for marine losses,	876,161 73
for dividends to stockholders,	492,317 00
for brokerage and commissions on premiums,	450,293 26
for salaries and pay of officers and employés,	356,885 11
for state and local taxes,	123,774 30
for office, agency and incidental expenses,	323,997 11
Gross Cash Expenditures,	$3,771,165 64
MISCELLANEOUS.	
Whole amount of fire risks written during the year,	$277,703,804 08
premiums charged or receivable thereon,	3,118,786 28
marine risks written during the year,	86,642,728 00
premiums charged or receivable thereon,	1,698,446 64
fire risks terminated during the year,	243,629,769 01
marine risks terminated during the year,	86,271,609 00
fire risks outstanding at end of year,	292,187,723 17
marine risks outstanding at end of year,	31,272,198 00
unpaid premium notes received during the year,	350,957 79
cash dividends declared during the year,	451,800 00
losses incurred during the year,	2,238,048 46

FIRE, MARINE, AND FIRE-MARINE

INSURANCE COMPANIES

OF OTHER STATES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1876.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

ÆTNA INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June, 1819. Commenced business August 19, 1819.]

PAID-UP CAPITAL, $3,000,000.

LUCIUS J. HENDEE, *President.* *Secretary*, JOTHAM GOODNOW.

Office at Hartford.

Attorney to accept service, ALFRED J. MERCER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States cur. bonds, 6s,	$100,000 00	$122,000 00
" " bonds, 1881, 5s,	100,000 00	111,750 00
Alabama state bonds, 8s,	10,000 00	3,500 00
Canada Dominion stock, 6s,	5,070 69	5,070 69
Conn. state bonds, 6s,	100,000 00	110,000 00
Indiana state bonds, 6s,	50,000 00	51,500 00
New Hampshire state bonds, 6s,	50,000 00	55,000 00
Rhode Island state bonds, 6s,	91,000 00	100,100 00
South Carolina state bonds, 6s,	20,000 00	8,000 00
Tennessee state bonds, 6s,	31,000 00	13,330 00
Hudson county, N. J., bonds, 6s,	25,000 00	25,500 00
Barkhamsted, Conn., town bonds, 6s,	18,000 00	18,000 00
Hartford, Conn., town bonds, 6s,	66,000 00	68,640 00
Norwich, Conn., town bonds, 7s,	100,000 00	110,000 00
Norfolk, Conn., town bonds, 6s,	26,000 00	26,000 00
Danbury, Conn., town bonds, 6s,	55,000 00	57,475 00
Pawtucket, R. I., town bonds, 7s,	100,000 00	110,000 00
Bloomington, Ill., city bonds, 8s,	20,000 00	22,000 00
Boston, Mass., city bonds, 6s,	50,000 00	57,000 00
Brooklyn, N. Y., city bonds, 6s,	25,000 00	27,000 00
Buffalo, N. Y., city bonds, 7s,	50,000 00	55,000 00
Cleveland, Ohio, city bonds, 6s,	20,000 00	20,000 00
Cleveland, Ohio, city bonds, 7s,	80,000 00	88,000 00
Cincinnati, Ohio, city water bonds, 7s,	50,000 00	53,500 00
Chicago, Ill., city bonds, 7s,	50,000 00	53,500 00
Detroit, Mich., city bonds, 7s,	30,000 00	33,000 00
Hartford, Conn., city bonds, 6s,	128,000 00	134,400 00
Indianapolis, Ind., city bonds, $7\frac{3}{10}$s,	50,000 00	51,500 00

Ironton, Ohio, city bonds, 8s,	$10,000 00	$11,000 00
Jersey City, N. J., city bonds, 6s,	50,000 00	50,000 00
Lockport, N. Y., city bonds, 7s,	25,000 00	27,000 00
Minneapolis, Minn., city bonds, 10s,	5,000 00	5,250 00
Montreal, Canada, corporation stock, 6s,	13,000 00	14,560 00
Montreal, Canada, corporation bonds, 6s,	22,000 00	24,640 00
Newark, N. J., city bonds, 7s,	50,000 00	55,000 00
New Brunswick, N. J., city bonds, 7s,	40,000 00	42,000 00
New York city stock, 6s,	71,000 00	73,840 00
Pontiac, Ill., city bonds, 10s,	12,000 00	13,200 00
Rahway, N. J., city bonds, 7s,	45,000 00	45,000 00
Titusville, Pa., city school and water bonds, 8s and 10s,	22,000 00	23,100 00
Toledo, Ohio, city special bonds, 7 3/10s,	13,000 00	13,650 00
Toledo, Ohio, city water bonds, 8s,	5,000 00	5,250 00
West Middle School Dist. bonds, Hartford, 7s,	30,000 00	33,000 00
East School Dist. bonds, Vernon, Conn., 6s,	14,000 00	14,000 00
West School Dist. bonds, Vernon, Conn., 6s,	4,000 00	4,000 00
Atlantic Dock Co. bonds, 7s,	25,000 00	26,250 00
Albany and Susq. R. R. 2d mort. bonds, 7s,	50,000 00	51,000 00
Buff., N. Y. and Erie R. R. 1st mort. bonds, 7s,	53,000 00	53,000 00
Cleve., Col., Cinn. and Ind. R. R. S. F. 1st mort. bonds, 7s,	25,000 00	26,750 00
Cleve., Painesville and Ashtabula R. R. mort. bonds, 7s,	100,000 00	107,000 00
Cleve. and Toledo R. R. S. F. mort. bonds, 7s,	85,000 00	93,500 00
Chic., Bur. and Q. R. R. S. F. mort. bonds, 8s,	30,000 00	35,100 00
Chic. and N.-western R. R. 1st mort. bonds, 7s,	50,000 00	53,500 00
Cinn., Ham. and D. R. R. mort. bonds, 7s,	50,000 00	50,500 00
Col. and Xenia R. R. mort. bonds, 7s,	50,000 00	50,500 00
Dayton and Western R. R. mort. bonds, 6s,	25,000 00	20,750 00
Harlem Riv. and P. Chester R. R. 1st mort. bonds, 7s,	100,000 00	110,000 00
Hartf., Prov. and Fishkill R. R. mort. bonds, 7s,	32,000 00	33,600 00
Housatonic R. R. 1st mort. bonds, 6s,	50,000 00	51,500 00
Indianapolis and Cin. R. R. mort. bonds, 7s,	25,000 00	22,500 00
Joliet and Chicago R. R. 1st S. F. mort. bonds, 8s,	18,000 00	19,800 00
Keokuk and D. M. R. R. 1st mort. bonds, 7s,	32,000 00	27,200 00
" " " funded interest mort. bonds, 8s,	4,500 00	4,185 00
Lake Shore R. R. mort. bonds, 7s,	10,000 00	10,500 00
Lake Shore and M. S. R. R. reg. S. F. bonds, 7s,	12,000 00	12,720 00
Little Miami R. R. mort. bonds, 6s,	72,000 00	68,400 00
Michigan Central R. R. 2d mort. bonds, 7s,	50,000 00	51,000 00
Mich. S. and N. Ind. R. R. gen. mort. bonds, 7s,	25,000 00	27,250 00
" " " 2d gen. mort. b'ds, 7s,	75,000 00	77,250 00
Morris and Essex R. R. 2d mort. bonds, 7s,	25,000 00	27,000 00
" " " 1st consol. mort. b'ds, 7s,	50,000 00	50,000 00
New Jersey R. R. and Trans. Co., mort. bonds, 6s,	50,000 00	51,500 00

New York Central R. R. bonds, 6s,			$75,000 00	$78,000 00
N. Y. Central and Hudson Riv. R. R. 1st mort. bonds, 7s,			100,000 00	120,000 00
Pitts., Ft. Wayne and Chic. R.R. 1st mort. b'ds, 7s,			30,000 00	36,000 00
" " " " 2d mort. b'ds, 7s,			50,000 00	57,500 00
Atlantic Mutual Insurance Company scrip,			34,790 00	34,790 00
50	shares	Connecticut River Company,	5,000 00	1,000 00
500	"	Albany and Susquehanna R. R. Co.,	50,000 00	43,000 00
144	"	Central Ohio R. R.,	7,200 00	2,520 00
1000	"	Cleveland and Pittsburgh R. R.,	50,000 00	45,000 00
150	"	Connecticut River Railroad,	15,000 00	20,100 00
250	"	Dubuque and Sioux City R. R.,	25,000 00	13,750 00
100	"	Joliet and Chicago R. R.,	10,000 00	10,200 00
264	"	Keokuk and Des Moines R. R., pref.,	26,400 00	7,920 00
200	"	" " " com.,	20,000 00	1,000 00
900	"	Lake Shore and Michigan S. R. R.,	90,000 00	50,850 00
1000	"	Morris and Essex R. R.,	50,000 00	45,750 00
600	"	N. Y. Central and Hudson Riv. R. R.,	60,000 00	60,600 00
1000	"	N. Y., N. Haven and Hartf'd R. R.,	100,000 00	150,000 00
750	"	Pitts., Ft. Wayne and Chicago R. R.,	75,000 00	75,750 00
100	"	New Britain Nat'l Bank,	10,000 00	13,000 00
100	"	First Nat'l Bank, Albany, N. Y.,	10,000 00	16,000 00
220	"	Farmers and Mechanics' Nat'l B'k, Phila.,	22,000 00	29,260 00
200	"	Nat'l Bank of Mo., St. Louis,	20,000 00	13,000 00
50	"	Merchants' Bank, St. Louis,	5,000 00	1,500 00
50	"	Merchants' Nat'l Bank, St. Louis,	5,000 00	3,750 00
200	"	Mechanics' Nat'l Bank, St. Louis,	20,000 00	13,000 00
200	"	Ætna Nat'l Bank, Hartford,	20,000 00	25,600 00
200	"	American Nat'l Bank, Hartford,	10,000 00	14,000 00
300	"	Charter Oak Nat'l Bank, Hartford,	30,000 00	39,900 00
200	"	City Nat'l Bank, Hartford,	20,000 00	19,000 00
150	"	Connecticut River Banking Company, Hartford,	7,500 00	7,500 00
500	"	Nat'l Exchange Bank, Hartford,	25,000 00	33,000 00
600	"	Farmers and Mechanics' Nat'l Bank, Hartford,	60,000 00	78,000 00
200	"	First Nat'l Bank, Hartford,	20,000 00	20,000 00
800	"	Hartford Nat'l Bank, Hartford,	80,000 00	125,600 00
600	"	Phœnix Nat'l Bank, Hartford,	60,000 00	96,000 00
250	"	State Bank, Hartford,	25,000 00	30,000 00
400	"	American Exchange Nat'l Bank, New York,	40,000 00	42,000 00
500	"	Nat'l Butchers and Drovers' Bank, New York,	12,500 00	15,625 00
100	"	Nat'l City Bank, New York,	10,000 00	25,000 00
600	"	Nat'l Bank of Commerce, N. Y.,	60,000 00	66,000 00
100	"	Nat'l Bank of the Commonwealth, New York,	10,000 00	1,000 00

100	shares	Hanover Nat'l Bank, New York,	$10,000 00	$9,500 00
300	"	Importers and Traders' Nat'l Bank, New York,	30,000 00	55,500 00
400	"	Bank of the Manhattan Co., N. Y.,	20,000 00	28,000 00
200	"	Market Nat'l Bank, New York,	20,000 00	22,000 00
1000	"	Merchants' Nat'l Bank, New York,	50,000 00	57,000 00
160	"	Merchants' Exchange Nat'l Bank, New York,	8,000 00	7,200 00
1200	"	Mechanics' Nat'l Bank, New York,	30,000 00	42,000 00
500	"	Metropolitan Nat'l Bank, N. Y.,	50,000 00	62,500 00
200	"	Nassau Bank, New York,	20,000 00	20,000 00
400	"	Bank of N. Y. Nat'l Banking Association, New York,	40,000 00	46,000 00
200	"	Bank of North America, N. Y.,	20,000 00	18,600 00
200	"	North River Bank, New York,	10,000 00	7,000 00
500	"	Phenix Nat'l Bank, New York,	10,000 00	9,000 00
400	"	People's Nat'l Bank, New York,	10,000 00	14,000 00
200	"	Nat'l Bank of the Republic, N. Y.,	20,000 00	15,000 00
400	"	Union Nat'l Bank, New York,	20,000 00	26,000 00
150	"	N. Y. Life Insurance and Trust Company, New York,	15,000 00	60,000 00
100	"	United States Trust Co., N. Y.,	10,000 00	35,000 00
100	"	Union Trust Company, New York,	10,000 00	13,500 00
			$4,962,960 69	$5,386,775 69

Securities held as collateral for cash loans:—

			Market value.	Loaned thereon.
5	shares	Phœnix Nat'l Bank, Hartford, Conn.,	$800 00	$500 00
42	"	Hartford Carpet Co.,	8,820 00	3,580 00
5	"	Travelers' Ins. Co.,	875 00	677 00
27	"	New York, N. H. and Hartford R. R.,	4,050 00	920 00
Quincy, Ill., city bonds,			1,000 00	1,200 00
Wabash and Western R. R. bonds,			500 00	
Toledo, Wabash and Western R. R. bonds,			300 00	
			$16,345 00	$6,877 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$365,000 00
Loans on mortgage of real estate (first liens),*	81,500 00
Interest due or accrued thereon,	1,010 53
Stocks, bonds, etc., as per schedule,	5,386,775 69
Loans on collateral security, as per schedule,	6,877 00
Cash in the office of the company,	5,509 28
deposited in various banks,	740,168 23

* Value of lands mortgaged,	$85,000 00
Value of buildings thereon,	78,000 00
Total value of property mortgaged,	$163,000 00
Amount of insurance held as collateral,	33,000 00

Interest due and accrued,	$1,777 81	
Premiums in course of collection (gross),	527,005 88	
Gross Assets,		$7,115,624 42

Liabilities.

Losses adjusted, unpaid,	$52,145 56	
claimed and reported,	280,402 79	
disputed or resisted,	18,350 00	
Unearned premiums on outstanding risks,	1,741,273 42	
Due and accrued for rent, salaries, etc.,	500 00	
Commissions and brokerage,	60,446 15	
Return premiums,	17,270 32	
Gross Liabilities, except capital,		2,170,388 24
Surplus as regards Policy-holders,		$4,945,236 18
Paid-up capital,		3,000,000 00
Surplus over Capital,		$1,945,236 18

Income.

Cash received for fire premiums,	$3,348,565 66	
Deduct re-insurance, rebate and return prem's,	196,171 86	
Net cash received for fire premiums,		$3,152,393 80
Cash received for marine and inland premiums,	$118,337 19	
Deduct re-insurance, rebate and return prem's,	32,461 00	
Net cash received for marine and inl'd prem's,		85,876 19
Interest received on bonds and mortgages,		5,708 27
Interest and dividends received from all other sources,		372,731 18
Income from all other sources; viz., rents,		6,363 39
Gross Cash Income,		$3,623,072 83

Expenditures.

Cash paid for fire losses,	$1,729,854 72
for inland losses,	39,199 91
dividends paid,	720,000 00
paid for commissions and brokerage,	491,639 26
for salaries of officers and employés,	170,373 96
for state and local taxes,	62,111 06
for office, agency and incidental expenses,	175,616 84
Gross Cash Expenditures,	$3,388,795 75

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$267,984,340 00	$3,510,136 60
written during 1876,	275,940,660 00	3,348,565 66
Total,	$543,925,000 00	$6,858,702 26
Deduct risks expired and terminated,	290,642,093 00	3,500,060 34
In force at end of year,	$253,282,907 00	$3,358,641 92
Deduct amount re-insured,	460,000 00	5,125 00
Net amount in force,	$252,822,907 00	$3,353,516 92
Inland risks outstanding Dec. 31, 1875,	$211,166 00	$10,711 10
written during 1876,	10,008,343 00	118,337 19
Total,	$10,219,509 00	$129,048 29
Deduct risks expired and terminated,	10,137,509 00	126,098 29
In force at end of year,	$82,000 00	$2,950 00
Net amount in force,	$82,000 00	$2,950 00

MISCELLANEOUS.

Premiums received from organization of company,	$74,404,153 78
Losses paid from organization of company,	46,529,444 41
Cash dividends declared from organization of company,	9,043,365 00
Dividends declared during the year,	720,000 00
Losses incurred during the year,	1,874,067 28
Company's stock owned by directors,	324,900 00

ÆTNA INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated December 1, 1871. Commenced business December 1, 1871.]

PAID-UP CAPITAL, $200,000.

F. A. CONKLING, *President.* *Secretary*, O. S. BOGERT.

Office, No. 172 Broadway.

Attorney to accept service, AUGUSTUS S. LOVETT, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 10-40 bonds,	$108,000 00	$123,120 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
50 shares Commercial Bank, Brooklyn,	$6,500 00	$2,500 00
8 " Tradesmen's Bank, N. Y.,	448 00	1,600 00
30 " Westchester Co. Gas Light Co.,	1,650 00	

80 shares Nat'l Trust Co.,	$8,320 00		
20 " Republic Fire Ins. Co.,	2,100 00	$10,000 00	
17 " Ninth Nat'l Bank,	1,360 00		
10 " Ridgewood Ins. Co.,	1,100 00	800 00	
27 " Relief Fire Ins. Co.,	1,300 00	800 00	
Southern R. R. of L. Island 1st mort. bonds,	5,000 00	2,500 00	
	$27,778 00	$18,200 00	

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$123,100 00	
Interest due or accrued thereon,	2,853 62	
Stocks, bonds, etc., as per schedule,	123,120 00	
Loans on collateral security, as per schedule,	18,200 00	
Cash in the office of the company,	2,187 21	
deposited in various banks,	10,548 55	
Interest due and accrued,	212 91	
Premiums in course of collection (net),	12,827 40	
Office furniture, safe, etc., $3,000 00		
Gross Assets,		$293,049 69

Liabilities.

Losses claimed and reported,	$2,015 00	
disputed or resisted,	2,000 00	
Unearned premiums on outstanding risks,	32,928 19	
Gross Liabilities, except capital,		36,943 19
Surplus as regards Policy-holders,		$256,106 50
Paid-up capital,		200,000 00
Surplus over Capital,		$56,106 50

Income.

Cash received for fire premiums,	$89,101 04	
Deduct re-insurance, rebate and return prem's,	11,635 91	
Net cash received for fire premiums,		$77,465 13
Cash received for marine and inland premiums,		129 19
Interest received on bonds and mortgages,		10,053 83
Interest and dividends received from all other sources,		5,006 97
Gross Cash Income,		$92,655 12

Expenditures.

Net cash paid for fire losses,	$52,077 38
Cash dividends paid,	50,000 00

* Value of lands mortgaged,	$157,000 00
Value of buildings thereon,	145,000 00
Total value of property mortgaged,	$302,000 00
Amount of insurance held as collateral,	88,510 00

Cash paid for commissions and brokerage,	$13,151 78
for salaries of officers and employés,	13,500 00
for state and local taxes,	3,653 58
office, agency and incidental expenses,	14,984 58
Gross Cash Expenditures,	$147,367 32

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$11,979,907 00	$118,992 03
written during 1876,	10,161,837 00	88,428 91
Total,	$22,141,744 00	$207,420 94
Deduct risks expired and terminated,	14,246,014 00	139,536 26
In force at end of year,	$7,895,730 00	$67,884 68
Deduct amount re-insured,	720,359 00	4,722 49
Net amount in force,	$7,175,371 00	$63,162 19
Marine risks written during 1876,	$50,442 00	$129 19
Deduct risks expired and terminated,	40,642 00	64 69
In force at end of year,	$9,800 00	$64 50

MISCELLANEOUS.

Premiums received from organization of company,	$700,748 49
Losses paid from organization of company,	395,696 97
Cash dividends declared from organization of company,	108,000 00
Dividends declared during the year (25 per cent.),	50,000 00
Losses incurred during the year,	45,475 00
Company's stock owned by directors,	71,000 00

AMAZON INSURANCE COMPANY, CINCINNATI, OHIO.

[Incorporated October 1, 1871. Commenced business October 1, 1871.]

PAID-UP CAPITAL, $500,000.

GAZZAM GANO, *President.* *Secretary*, JOHN H. BEATTIE.

Office, Nos. 260 and 262 Vine Street, Cincinnati.

Attorney to accept service, EDWARD STEARNS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 10-40 reg'd bonds,	$125,000 00	$141,718 75
" " " coupon bonds,	22,300 00	25,338 38
" " 5-20 bonds, 1865,	45,500 00	51,642 50
Alabama state bonds,	10,000 00	6,822 75
South Carolina state bonds,	20,000 00	2,424 24
Piqua (O.) Water Works bonds,	4,600 00	4,600 00
	$227,400 00	$232,546 62

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Cinn. South. R. R. bonds,	$1,025 00	$535 00
Pomeroy Iron Works stock, U. S. bond,	3,000 00	1,497 89
Citizens' (Cin.) Ins. Co. stock,	5,000 00	2,500 00
Mortgage assigned to company,	225 00	225 00
Cinn. South. R. R. bonds,	5,125 00	4,500 00
Warehouse receipts (iron),	1,400 00	600 00
Norton Iron Works stock,	5,000 00	3,500 00
Cinn. and Westwood R. R. bonds,	900 00	400 00
Kenton Ins. Co. stock,	3,000 00	1,500 00
Water Works bonds,	200 00	150 00
Miami Valley Ins. Co. stock,	7,500 00	5,000 00
United States 10-40 bonds,	28,406 25	25,000 00
	$60,781 25	$45,407 89

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$272,360 00	
Loans on mortgage of real estate (first liens),*	221,890 53	
Interest due or accrued thereon,	21,204 85	
Stocks, bonds, etc., as per schedule,	232,546 62	
Loans on collateral security, as per schedule,	45,407 89	
Cash in the office of the company,	48,912 36	
Premiums in course of collection (gross),	72,319 15	
Notes taken for marine and inland risks,	8,781 97	
Due from other companies,	6,739 34	
Personal property,	$5,000 00	
Gross Assets,		$930,162 71

Liabilities.

Losses adjusted, unpaid,	$14,158 82	
claimed and reported,	29,581 66	
disputed or resisted,	31,335 16	
Unearned premiums on outstanding risks,	295,043 69	
Dividends to stockholders unpaid,	1,432 00	
Commissions and brokerage,	15,000 00	
Gross Liabilities, except capital,		416,551 33
Surplus as regards Policy-holders,		$513,611 38
Paid-up capital,		500,000 00
Surplus over Capital,		$13,611 38

* Value of lands mortgaged, $361,951 00
Value of buildings thereon, 268,500 00
Total value of property mortgaged, $630,451 00
Amount of insurance held as collateral, 72,500 00

Income.

Cash received for fire premiums,	$687,182 77	
Deduct re-insurance, rebate and return prem's,	87,373 29	
Net cash received for fire premiums,		$599,809 48
Cash received for marine and inland prem's,	$29,992 26	
Deduct re-insurance, rebate and return prem's,	1,939 12	
Net cash received for marine and inl'd prem's,		28,053 14
Unpaid premium notes received during the year,	$8,781 97	
Interest received on bonds and mortgages,		15,477 95
Interest and dividends received from all other sources,		18,647 77
Gross Cash Income,		$661,988 34

Expenditures.

Cash paid for fire losses,	$399,466 88	
Deduct salvage and re-insurance,	8,995 60	
Net cash paid for fire losses,		$390,471 28
Cash paid for marine and inland losses,	$17,757 92	
Deduct salvage and re-insurance,	1,336 05	
Net cash paid for marine and inland losses,		16,421 87
Cash dividends paid,		50,000 00
paid for commissions and brokerage,		111,358 25
for salaries of officers and employés,		29,293 17
for state and local taxes,		19,202 24
for office, agency and incidental expenses,		73,668 43
Gross Cash Expenditures,		$690,415 24

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$41,693,432 00	$610,504 50
written during 1876,	48,570,625 00	667,211 53
Total,	$90,264,057 00	$1,277,716 03
Deduct risks expired and terminated,	46,482,091 00	717,136 90
In force at end of year,	$43,781,966 00	$560,579 13
Deduct amount re-insured,	529,540 00	4,058 76
Net amount in force,	$43,252,426 00	$556,520 37
Marine risks written during 1876,	$3,192,454 00	$28,443 00
Deduct risks expired and terminated,	3,192,454 00	28,443 00

Miscellaneous.

Premiums received from organization of company,	$4,263,673 62
Losses paid from organization of company,	2,249,007 41
Cash dividends declared from organization of company,	120,000 00
Dividends declared during the year (10 per cent.),	50,000 00
Losses incurred during the year,	430,712 32
Company's stock owned by directors,	76,700 00

AMERICAN INSURANCE COMPANY, NEWARK, N. J.

[Incorporated February 20, 1846. Commenced business April 1, 1846.]

CAPITAL, $632,435.*

S. G. GOULD, *President.* *Secretary*, FRED. H. HARRIS.

Office, No. 746 Broad Street, Newark.

Attorney to accept service, RICHARD POPE, *Boston.*

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,		$92,159 67	
Loans on mortgage of real estate (first liens),†		969,969 27	
Interest due or accrued thereon,		12,293 36	
United States bonds, registered, 5s,		168,000 00	
Cash in the office of the company,		5,258 64	
deposited in various banks,		41,481 41	
Premiums in course of collection (gross),		12,864 35	
Rents due,		1,218 41	
Company's scrip purchased,	$73,863 19		
Gross Assets,			$1,303,245 11

LIABILITIES.

Losses claimed and reported,		$3,000 00	
Unearned premiums on outstanding risks,		106,942 12	
Reclaimable on perpetual fire policies,		237 50	
Dividends to scripholders unpaid,		14,700 31	
to policy-holders unpaid,		7,590 00	
Commissions and brokerage,		2,377 70	
Gross Liabilities, except scrip,			134,847 63
Surplus as regards Policy-holders,			$1,168,397 48
Scrip outstanding, not held by company,			558,571 81
Surplus over Scrip,			$609,825 67

INCOME.

Cash received for fire premiums,		$199,339 70	
Deduct re-insurance, rebate and return prem's,		7,427 03	
Net cash received for fire premiums,			$191,912 67
Interest received on bonds and mortgages,			70,951 20
Income from all other sources; viz., rents,			3,532 25
Gross Cash Income,			$266,396 12

EXPENDITURES.

Cash paid for fire losses,		$40,866 16	
Deduct salvage and re-insurance,		566 77	
Net cash paid for fire losses,			$40,299 39

* Represented by scrip pledged to meet losses.

† Total value of property mortgaged, ... $2,834,800 00
Amount of insurance held as collateral, ... 1,202,000 00

Cash dividends paid scripholders,	$62,431 14
policy-holders,	34,062 00
paid for commissions and brokerage,	24,411 46
for salaries of officers and employés,	27,986 42
for state and local taxes,	4,378 19
for office, agency and incidental expenses,	4,496 29
Gross Cash Expenditures,	$198,064 89

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$24,219,288 00	$201,650 71
written during 1876,	24,406,151 86	203,815 09
Total,	$48,625,439 86	$405,465 80
Deduct risks expired and terminated,	23,393,820 09	196,802 29
In force at end of year,	$25,231,619 77	$208,663 51
Deduct amount re-insured,	142,799 48	1,107 76
Net amount in force,	$25,088,820 29	$207,555 75

Miscellaneous.

Premiums received from organization of company,	$2,481,622 66
Losses paid from organization of company,	584,055 43
Cash dividends declared from organization of company,	660,870 96
Losses incurred during the year,	38,366 06

AMERICAN CENTRAL INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated February, 1853. Commenced business February, 1853.]

Paid-up Capital, $300,000.

George T. Cram, *President.* *Secretary*, James Newman.

Office at St. Louis.

Attorney to accept service, Geo. O. Carpenter, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States reg'd bonds, 6s,	$200,000 00	$244,000 00
United States reg'd bonds,	50,000 00	56,000 00
Missouri state bonds,	350,000 00	367,500 00
	$600,000 00	$667,500 00

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$667,500 00	
Cash in the office of the company,	947 74	
deposited in bank,	34,545 71	
Premiums in course of collection (net),	38,278 77	
Gross Assets,		$741,272 22

Liabilities.

Losses adjusted, unpaid,	$17,781 19	
claimed and reported,	9,162 50	
disputed or resisted,	6,200 00	
Unearned premiums on outstanding risks,	204,050 19	
Dividends to stockholders unpaid,	1,233 75	
Gross Liabilities, except capital,		$238,427 63
Surplus as regards Policy-holders,		$502,844 59
Paid-up capital,		300,000 00
Suplus over Capital,		$202,844 59

Income.

Cash received for fire premiums,	$447,063 79	
Deduct re-insurance, rebate and return prem's,	61,606 22	
Net cash received for fire premiums,		$385,457 57
Interest received on bonds and mortgages,		34,734 89
Interest and dividends received from all other sources,		1,568 03
Income from profit and loss account,		2,440 34
Gross Cash Income,		$424,200 83

Expenditures.

Cash paid for fire losses,	$222,931 72	
Deduct salvage and re-insurance,	4,999 12	
Net cash paid for fire losses,		$217,932 60
Cash dividends paid,		13,766 25
paid for commissions and brokerage,		64,898 23
for salaries of officers and employés,		33,593 33
for state and local taxes,		19,226 49
for office, agency and incidental expenses,		46,050 40
Gross Cash Expenditures,		$395,467 30

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$29,937,472 00	$493,208 76
written during 1876,	29,105,797 00	450,688 91
Total,	$59,043,269 00	$943,897 67
Deduct risks expired and terminated,	32,934,744 00	512,712 21
In force at end of year,	$26,108,525 00	$431,185 46
Deduct amount re-insured,	851,920 00	16,633 27
Net amount in force,	$25,256,605 00	$414,552 19

Miscellaneous.

Premiums received from organization of company,	$4,163,091 49
Losses paid from organization of company,	2,418,266 42
Cash dividends declared from organization of company,	114,037 70

Dividends declared during the year (5 per cent.),	$15,000 00
Losses incurred during the year,	205,931 90
Company's stock owned by directors,	44,000 00

AMERICAN FIRE INSURANCE COMPANY, PHILADELPHIA.

[Incorporated February 28, 1810. Commenced business March 12, 1810.]

PAID-UP CAPITAL, $400,000.

THOMAS R. MARIS, *President.* *Secretary*, ALBERT C. L. CRAWFORD.

Office, No. 310 Walnut Street.

Attorney to accept service, GEO. E. FOSTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
100 shares North Penna. R. R. Co.,	$5,000 00	$4,975 00
100 " Penna. R. R. Co.,	5,000 00	4,825 00
18 " Phila. and Lancaster Turnpike Co.,	900 00	36 00
250 " Centennial Exhibition stock,	2,510 00	–
Harrisb'g, P., Mt. Joy and L. R. R. bonds,	10,000 00	10,500 00
Delaware R. R. Co. mort. bonds,	5,000 00	5,000 00
No. Penna. R. R. 1st mort. bonds, 6s,	14,000 00	14,840 00
No. Penna. R. R. 2d mort. bonds, 7s,	4,000 00	4,360 00
Penna. R. R. reg'd mort. bonds,	20,000 00	21,600 00
Penna. R. R. consol'd mort. bonds, 6s,	20,000 00	20,000 00
Phila., Wil. and Balt. R. R. bonds,	10,000 00	10,300 00
Dela. and R. Canal and Camd. and Amb. R. R. and Transp'n Co.'s mort. bonds,	24,000 00	26,280 00
Elmira and Williamsport R. R. Co. bonds,	1,000 00	600 00
Little Schuylkill Nav. R. R. and Coal Co. bonds,	5,000 00	5,100 00
Schuylkill Nav. Co. 1st mort. bonds,	12,000 00	10,200 00
Chesapeake and Dela. Canal Co. mort. bonds,	10,000 00	8,700 00
Lehigh Coal and Nav. Co. bonds,	20,000 00	20,650 00
" " reg. bonds,	20,000 00	20,400 00
Susquehanna Canal Co. mort. bond,	7,000 00	4,550 00
Dela. Division Canal Co. mort. bond,	15,000 00	15,000 00
Schuylkill Nav. Co. mort. loan,	1,225 00	735 00
City and county of Erie loan,	1,600 00	1,120 00
Cincinnati city bonds,	30,000 00	32,400 00
Tennessee state loan 6s (new),	14,000 00	6,090 00
" " 6s (old),	10,000 00	4,350 00
United States reg'd bonds, 5s,	50,000 00	56,000 00
" " 4½s,	50,000 00	54,250 00
American Steamship Co. loan,	15,000 00	12,600 00
Ground rents,	–	41,040 83
		$416,501 83

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
1000 shares Cambria Iron Co.,	$14,000 00	
600 " Lehigh Valley R. R.,	28,650 00	$58,000 00
400 " Penna. Salt M'f'g Co.,	24,800 00	
Susquehanna Coal Co. bonds,	5,200 00	
1000 shares Lehigh Coal and Nav. Co.,	31,625 00	
130 " U. S. Fertil. and Chem. Co.,	7,228 00	37,000 00
300 " Buck Mt. Coal Co.,	7,500 00	
Phila. and Reading R. R. bonds,	6,000 00	
140 shares Lehigh Val. R. R.,	6,685 00	7,000 00
Mortgage add't'l,	2,000 00	
Lehigh Coal and Nav. Co. bonds,	1,970 00	2,700 00
Delaware Co., Penna., bond,	1,000 00	
600 shares Penna. R. R.,	28,950 00	25,000 00
United States 5-20 bonds,	1,160 00	2,300 00
34 shares Penna. R. R.,	1,640 50	
Lehigh Valley R. R. bonds,	3,300 00	4,000 00
25 shares Nesquehoning Val. R. R.,	1,300 00	
45 " U. S. Fertil. and Chem. Co.,	2,340 00	1,350 00
	$175,348 50	$137,350 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$150,100 00	
Loans on mortgage of real estate (first liens),*	431,939 50	
Interest due or accrued thereon,	7,858 37	
Stocks, bonds, etc., as per schedule,	416,501 83	
Loans on collateral security, as per schedule,	137,350 00	
Cash in the office of the company,	892 89	
deposited in various banks,	101,487 46	
Interest due and accrued,	5,856 51	
Premiums in course of collection (gross),	28,474 34	
Rents due and accrued,	515 27	
Gross Assets,		$1,280,976 17

Liabilities.

Losses adjusted, unpaid,	$7,167 23
claimed and reported,	12,494 98
disputed or resisted,	5,500 00
Unearned premiums on outstanding risks,	202,348 36
Reclaimable on perpetual fire policies,	272,985 77
Dividends to stockholders unpaid,	655 00
Commissions and brokerage,	5,126 67

* Value of lands mortgaged,	$355,575 00
Value of buildings thereon,	677,875 00
Total value of property mortgaged,	$1,033,450 00
Amount of insurance held as collateral,	350,900 00

Return premiums,	$2,654 48	
Miscellaneous,	983 33	
Gross Liabilities, except capital,		$509,915 82
Surplus as regards Policy-holders,		$771,060 35
Paid-up capital,		400,000 00
Surplus over Capital,		$371,060 35

Income.

Cash received for fire premiums,	$424,110 74	
Deduct re-insurance, rebate and return prem's,	45,257 93	
Net cash received for fire premiums,		$378,852 81
Interest received on bonds and mortgages,		24,247 16
Interest and dividends received from all other sources,		32,634 08
Income from rents, $1,831.25; from all other sources, $1,530.75,		6,362 00
Deposits rec'd for perpetual fire risks, $1,110.79.		
Gross Cash Income,		$442,096 05

Expenditures.

Cash paid for fire losses,	$221,734 52
dividends paid,	39,873 00
paid for commissions and brokerage,	205 13
for salaries of officers and employés,	105,269 33
for state and local taxes,	14,282 67
for office, agency and incidental expenses,	5,534 45
Gross Cash Expenditures,	$386,899 10

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$37,474,220 00	$464,124 74
written during 1876,	41,602,230 00	424,110 74
Total,	$79,076,450 00	$888,235 48
Deduct risks expired and terminated,	43,487,016 00	483,358 40
In force at end of year,	$35,589,434 00	$404,877 08
Deduct amount re-insured,	196,008 00	1,655 53
Net amount in force,	$35,393,426 00	$403,221 55

Miscellaneous.

Premiums received from organization of company,	$5,535,133 44
Losses paid from organization of company,	3,729,950 68
Cash dividends declared from organization of company,	1,932,975 50
Dividends declared during the year (10 per cent.),	40,000 00
Losses incurred during the year,	197,103 94
Company's stock owned by directors,	18,600 00

AMITY INSURANCE COMPANY, NEW YORK.

[Incorporated June 19, 1873. Commenced business June 19, 1873.]

PAID-UP CAPITAL, $200,000.

EDWARD MERRITT, *President.* *Secretary*, NATHAN HARPER.

Office, No. 345 Broadway.

Attorney to accept service, TIMOTHY T. SAWYER, Jr., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$150,000 00	$173,112 50
Dry Goods Bank stock,	10,000 00	8,750 00
Market Nat'l Bank stock,	5,000 00	5,500 00
N. Y. Central and Hudson Riv. R. R. stock,	10,000 00	10,000 00
	$175,000 00	$197,362 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Williamsburgh Gas Light Co. stock,	$3,750 00	$3,000 00
United States bonds, 1865,	2,950 00	2,500 00
Produce Exchange certificate,	800 00	450 00
	$7,500 00	$5,950 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$11,500 00	
Interest due or accrued thereon,	59 50	
Stocks, bonds, etc., as per schedule,	197,362 50	
Loans on collateral security, as per schedule,	5,950 00	
Cash in the office of the company,	257 42	
deposited in Dry Goods Bank,	2,889 47	
Interest due and accrued,	658 25	
Premiums in course of collection (gross),	10,589 87	
Notes taken for marine and inland risks,	600 00	
Salvage on losses paid, $750; rents due and accrued, $1,100,	1,850 00	
Gross Assets,		$231,717 01

LIABILITIES.

Losses adjusted, unpaid,	$687 43
claimed and reported,	600 00
Unearned premiums on outstanding risks,	23,688 98
Dividends to stockholders unpaid,	320 00

* Value of lands mortgaged,	$7,500 00
Value of buildings thereon,	16,000 00
Total value of property mortgaged,	$23,500 00
Amount of insurance held as collateral,	16,000 00

Commissions and brokerage,	$1,175 41	
Gross Liabilities, except capital,		$26,471 82
Surplus as regards Policy-holders,		$205,245 19
Paid-up capital,		200,000 00
Surplus over Capital,		$5,245 19

INCOME.

Cash received for fire premiums,	$66,360 47	
Deduct re-insurance, rebate and return prem's,	5,129 10	
Net cash received for fire premiums,		$61,231 37
Cash received for marine and inland prem's,		857 50
Unpaid premium notes received during the year,	$600 00	
Interest received on bonds and mortgages,		805 00
Interest and dividends received from all other sources,		13,276 73
Income from all other sources; viz., rents,		147 50
Gross Cash Income,		$76,318 10

EXPENDITURES.

Cash paid for fire losses,	$32,608 06
for marine and inland losses,	15 35
dividends paid,	15,680 00
paid for commissions and brokerage,	9,231 80
for salaries of officers and employés,	9,249 95
for state and local taxes,	175 00
for office, agency and incidental expenses,	13,965 38
Gross Cash Expenditures,	$80,925 54

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$6,262,056 00	$44,745 77
written during 1876,	7,479,368 00	69,124 20
Total,	$13,741,424 00	$113,869 97
Deduct risks expired and terminated,	7,406,665 00	67,372 68
In force at end of year,	$6,334,759 00	$46,497 29
Deduct amount re-insured,	114,192 00	451 15
Net amount in force,	$6,220,567 00	$46,046 14
Marine risks written during 1876,	$32,750 00	$1,457 50
In force at end of year,	32,750 00	1,457 50

MISCELLANEOUS.

Premiums received from organization of company,	$219,990 00
Losses paid from organization of company,	60,896 00
Cash dividends declared from organization of company,	47,000 00

Dividends declared during the year (8 per cent.),	$16,000 00
Losses incurred during the year,	30,575 00
Company's stock owned by directors,	85,900 00

ARCTIC FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated July 18, 1853. Commenced business July 28, 1853.]

PAID-UP CAPITAL, $200,000.

VINCENT TILYOU, *President.* *Secretary*, FRANK W. PARKER.

Office, No. 104 Broadway.

Attorney to accept service, AUGUSTUS S. LOVETT, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States currency bonds,	$50,000 00	$61,375 00
" " gold bonds,	90,000 00	101,250 00
" " coupon bonds,	15,000 00	16,875 00
	$155,000 00	$179,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$4,500 00	
Loans on mortgage of real estate (first liens),*	30,500 00	
Interest due or accrued thereon,	280 00	
Stocks, bonds, etc., as per schedule,	179,500 00	
Cash in the office of the company,	2,982 24	
deposited in various banks,	2,907 97	
Interest due and accrued,	37 92	
Premiums in course of collection (gross),	10,072 16	
Salvage on losses paid, $11,780.10; rents due and accrued, $2,106.59,	13,886 69	
Gross Assets,		$244,666 98

LIABILITIES.

Losses adjusted, unpaid,	$2,940 00	
claimed and reported,	4,319 27	
Total amount of losses,	$7,259 27	
Less re-insurance,	1,470 00	
Net amount of unpaid losses,	$5,789 27	
Unearned premiums on outstanding risks,	23,934 52	

* Value of lands mortgaged,	$36,000 00
Value of buildings thereon,	23,000 00
Total value of property mortgaged,	$59,000 00
Amount of insurance held as collateral,	21,500 00

Dividends to stockholders unpaid,	$25 00	
Due and accrued for rent, salaries, etc.,	1,633 34	
Commissions and brokerage,	1,500 00	
Gross Liabilities, except capital,		$32,882 13
Surplus as regards Policy-holders,		$211,784 85
Paid-up capital,		200,000 00
Surplus over Capital,		$11,784 85

INCOME.

Cash received for fire premiums,	$69,951 32	
Deduct re-insurance, rebate and return prem's,	8,104 80	
Net cash received for fire premiums,		$61,846 52
Cash received for marine and inland prem's,	$23,519 62	
Deduct re-insurance, rebate and return prem's,	1,971 26	
Net cash received for marine and inl'd prem's,		21,548 36
Interest received on bonds and mortgages,		2,501 88
Interest and dividends received from all other sources,		8,360 53
Gross Cash Income,		$94,257 29

EXPENDITURES.

Cash paid for fire losses,	$22,438 55	
Deduct salvage and re-insurance,	281 46	
Net cash paid for fire losses,		$22,157 09
Cash paid for marine and inland losses,	$4,538 21	
Deduct salvage and re-insurance,	15 92	
Net cash paid for marine and inland losses,		4,522 29
Cash dividends paid,		20,249 00
paid for commissions and brokerage,		10,770 63
for salaries of officers and employés,		16,091 67
for state and local taxes,		1,774 10
for office, agency and incidental expenses,		10,742 23
Gross Cash Expenditures,		$86,307 01

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$5,934,120 00	$37,845 20
written during 1876,	7,764,801 75	61,846 52
Total,	$13,698,921 75	$99,691 72
Deduct risks expired and terminated,	7,688,435 78	47,306 51
In force at end of year,	$6,010,485 97	$52,385 21
Deduct amount re-insured,	493,529 34	4,755 45
Net amount in force,	$5,516,956 63	$47,629 76
Marine risks written during 1876,	$4,788,524 00	$21,548 36
Deduct risks expired and terminated,	4,782,524 00	21,048 36
Net amount in force,	$6,000 00	$500 00

MISCELLANEOUS.

Premiums received from organization of company,	$2,805,777 18
Losses paid from organization of company,	2,029,654 38
Cash dividends declared from organization of company,	547,500 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	25,164 84
Company's stock owned by directors,	38,460 00

ATLANTIC INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated December 30, 1871. Commenced business January 2, 1872.]

PAID-UP CAPITAL, $200,000.

JOHN D. COCKS, *President.* *Secretary*, WM. D. CORNELL.

Office, No. 178 Broadway.

Attorney to accept service, HORACE V. FREEMAN, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States reg'd bonds, 1881,	$50,000 00	$56,875 00
" " " 1865,	50,000 00	55,187 50
United States coupon bonds, 1865,	125,000 00	137,968 75
South Carolina state bonds, 6s,	19,000 00	2,400 00
Richmond city bonds, 8s,	10,000 00	10,000 00
	$254,000 00	$262,431 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Atlantic Dock Co. stock,	$16,500 00	$10,000 00
First Nat'l Bank, Brooklyn, stock,	10,000 00	5,000 00
Atlantic Ave. R. R. bonds,	2,550 00	2,000 00
Tradesmen's Ins. Co. stock,	2,352 50	700 00
Gold check, certified,	7,350 00	7,000 00
United States 5-20 bond,	448 00	400 00
Atlantic Ave. R. R. bonds,	850 00	500 00
	$40,050 50	$25,600 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$98,000 00
Interest due or accrued thereon,	729 17
Stocks, bonds, etc., as per schedule,	262,431 25
Loans on collateral security, as per schedule,	25,600 00

* Value of lands mortgaged,	$107,000 00
Value of buildings thereon,	162,000 00
Total value of property mortgaged,	$269,000 00
Amount of insurance held as collateral,	103,500 00

Cash in the office of the company,	$18,831 79	
deposited in Nassau Nat'l Bank,	31,688 56	
Interest due and accrued,	508 68	
Premiums in course of collection (gross),	20,176 89	
Gross Assets,		$457,966 34

LIABILITIES.

Losses adjusted, unpaid,	$14,763 02	
claimed and reported,	13,888 75	
disputed or resisted,	9,587 50	
Unearned premiums on outstanding risks,	107,513 84	
Commissions and brokerage,	3,026 52	
Gross Liabilities, except capital,		148,779 63
Surplus as regards Policy-holders,		$309,186 71
Paid-up capital,		200,000 00
Surplus over Capital,		$109,186 71

INCOME.

Cash received for fire premiums,	$377,510 15	
Deduct re-insurance, rebate and return prem's,	48,898 40	
Net cash received for fire premiums,		$328,611 75
Interest received on bonds and mortgages,		7,381 11
Interest and dividends received from all other sources,		17,241 30
Gross Cash Income,		$353,234 16

EXPENDITURES.

Cash paid for fire losses,	$266,762 00	
Deduct salvage,	111 77	
Net cash paid for fire losses,		$266,650 23
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		42,885 18
for salaries of officers and employés,		23,758 36
for state and local taxes,		7,532 84
for office, agency and incidental expenses,		26,683 69
Gross Cash Expenditures,		$387,510 30

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$25,235,591 00	$249,321 32
written during 1876,	32,542,336 00	398,545 39
Total,	$57,777,927 00	$647,866 71
Deduct risks expired and terminated,	34,520,838 00	433,545 41
In force at end of year,	$23,257,089 00	$214,321 30
Deduct amount re-insured,	88,829 00	926 82
Net amount in force,	$23,168,260 00	$213,394 48

MISCELLANEOUS.

Premiums received from organization of company,	$1,648,508 92
Losses paid from organization of company,	836,752 80
Cash dividends declared from organization of company,	80,000 00
Losses incurred during the year,	262,841 90
Company's stock owned by directors,	60,000 00

ATLANTIC FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1852. Commenced business June, 1852.]

PAID-UP CAPITAL, $200,000.

J. S. PARISH, *President.* *Secretary*, T. W. HAYWARD, Jr.

Office at Providence.

Attorney to accept service, HAMMOND VINTON, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
200 shares	Nat'l Bank of Commerce, Prov.,	$10,000 00	$10,000 00
120 "	Northern Bank, Prov.,	12,000 00	10,800 00
70 "	Weybosset Nat'l Bank, Prov.,	3,500 00	4,200 00
200 "	Merchants' Nat'l Bank, Prov.,	10,000 00	12,000 00
135 "	Fourth Nat'l Bank, Prov.,	13,500 00	16,875 00
10 "	R. I. Safe Deposit Co., Prov.,	1,000 00	1,000 00
50 "	American Exch. Nat'l Bank, N. Y.,	5,000 00	5,250 00
304 "	Michigan Central R. R. Co.,	30,400 00	14,592 00
Elizabeth city bonds,		10,000 00	10,000 00
		$95,400 00	$84,717 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
16 shares Nat'l Exchange Bank,	$960 00	$779 22

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$145,780 26	
Stocks, bonds, etc., as per schedule,	84,717 00	
Loans on collateral security, as per schedule,	779 22	
Cash in the office of the company,	148 37	
deposited in Fourth Nat'l Bank,	17,289 90	
Interest due and accrued,	29 22	
Premiums in course of collection (gross),	11,753 04	
Rents due and accrued,	4,033 20	
Assignee claim,	2,716 60	
Gross Assets,		$267,246 81

Liabilities.

Losses adjusted, unpaid,	$4,718 55	
claimed and reported,	3,706 25	
Unearned premiums on outstanding risks,	38,800 57	
Dividends to stockholders unpaid,	273 00	
Due and accrued for agency expenses, etc.,	852 72	
Commissions and brokerage,	1,712 95	
Gross Liabilities, except capital,		$50,064 04
Surplus as regards Policy-holders,		$217,182 77
Paid-up capital,		200,000 00
Surplus over Capital,		$17,182 77

Income.

Cash received for fire premiums,	$76,334 11	
Deduct re-insurance, rebate and return prem's,	9,504 92	
Net cash received for fire premiums,		$66,829 19
Cash received for marine and inland prem's,	$20,986 83	
Deduct re-insurance, rebate and return prem's,	8,107 43	
Net cash received for marine and inl'd prem's,		12,879 40
Interest and dividends received from all sources,		5,654 75
Income from all other sources; viz., rents, $7,901,43; profit and loss account, $20.05,		7,921 48
Gross Cash Income,		$93,284 82

Expenditures.

Cash paid for fire losses,	$37,823 49	
Deduct salvage and re-insurance,	2,317 01	
Net cash paid for fire losses,		$35,506 48
Cash paid for marine and inland losses,	$6,691 25	
Deduct salvage and re-insurance,	36 35	
Net cash paid for marine and inland losses,		6,654 90
Cash dividends paid,		17,731 50
paid for commissions and brokerage,		12,388 06
for salaries of officers and employés,		12,581 90
for state and local taxes,		4,758 03
for all other items; viz., expense on real estate,		2,515 00
Gross Cash Expenditures,		$92,135 87

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$5,348,120 63	$79,509 02
written during 1876,	6,089,215 53	76,334 11
Total,	$11,437,336 16	$155,843 13
Deduct risks expired and terminated,	5,991,509 70	79,701 72
In force at end of year,	$5,445,826 46	$76,141 41
Deduct amount re-insured,	73,880 75	964 82
Net amount in force,	$5,371,945 71	$75,176 59

Marine risks outstanding December 31, 1875,	$66,710 00	$804 50
written during 1876, . .	2,101,196 82	20,986 83
Total, ...	$2,167,906 82	$21,791 33
Deduct risks expired and terminated, .	2,026,714 82	19,756 15
In force at end of year, ...	$141,192 00	$2,035 18
Deduct amount re-insured, . . .	69,340 00	1,072 00
Net amount in force, ...	$71,852 00	$963 18

MISCELLANEOUS.

Premiums received from organization of company, .	$2,819,727 51
Losses paid from organization of company, . . .	2,190,336 37
Cash dividends declared from organization of company, .	314,000 00
Dividends declared during the year (9 per cent.), . . .	18,000 00
Losses incurred during the year, ...	38,840 14
Company's stock owned by directors, ...	49,600 00

ATLANTIC MUTUAL INSURANCE COMPANY, NEW YORK.

[Incorporated April 11, 1842. Commenced business April, 1842.]

JOHN D. JONES, *President.* *Secretary*, JOS. H. CHAPMAN.

Office, No. 51 Wall Street.

Attorney to accept service, G. WINTHROP COFFIN.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
American Exchange Bank stock, . . .	$40,000 00	$36,000 00
Bank of America stock, ...	90,000 00	90,000 00
Bank of Commerce stock, ...	40,000 00	40,000 00
Bank of New York stock, ...	64,400 00	64,400 00
Hanover Bank stock, ...	15,000 00	10,500 00
Leather Manufacturers' Bank stock, . .	15,600 00	15,600 00
Merchants' Bank stock, ...	97,750 00	97,750 00
Mechanics' Bank stock, ...	45,900 00	45,900 00
Manhattan Co. stock, ...	8,550 00	8,550 00
Market Bank stock, ...	50,000 00	45,000 00
Metropolitan Bank stock, ...	45,000 00	45,000 00
Phenix Bank stock, ...	44,000 00	30,800 00
Union Bank stock, ...	40,000 00	40,000 00
Ohio state bonds, ...	73,000 00	65,700 00
New York state bonds, ...	45,000 00	42,750 00
Illinois state bonds, ...	23,000 00	20,700 00
Missouri state bonds, ...	50,000 00	42,500 00
Connecticut state bonds, ...	200,000 00	180,000 00
N. Y. Central R. R. bonds, ...	39,000 00	33,150 00

Del. and Hudson Canal Co. bonds,	$50,000 00	$45,000 00
N. Y. county and city bonds,	1,226,600 00	1,134,000 00
Brooklyn city bonds,	122,000 00	109,800 00
Kings county bonds,	59,000 00	53,100 00
Jersey city bonds,	100,000 00	90,000 00
United States bonds,	9,365,000 00	8,607,500 00
Dist. of Columbia bonds,	150,000 00	75,000 00
	$12,098,800 00	$11,068,700 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
American Exchange Bank stock,	$5,400 00	$5,000 00
Central Nat'l Bank stock,	3,300 00	2,000 00
Continental Nat'l Bank stock,	28,000 00	20,000 00
Bank of America stock,	10,000 00	6,000 00
Fourth Nat'l Bank stock,	100,000 00	82,000 00
Manhattan Co. stock,	4,500 00	3,500 00
Nassau Bank stock,	19,000 00	10,000 00
Pacific Bank stock,	1,400 00	1,100 00
Phenix Bank stock, / United States Fire Ins. Co. stock,	2,300 00	2,000 00
Manhattan Gas Light Co. stock,	50,000 00	33,000 00
Metropolitan Gas Light Co. stock,	30,000 00	21,000 00
Brooklyn Gas Light Co. stock,	11,500 00	9,500 00
Nassau Gas Light Co. stock,	6,000 00	4,600 00
Cleveland and Pittsburgh R. R. stock,	9,000 00	7,500 00
Chicago and No. Western R. R. stock, pref.,	22,000 00	15,000 00
Del., Lack. and Western R. R. stock,	43,000 00	31,500 00
Morris and Essex R. R. stock,	4,500 00	3,000 00
Lake Shore and Mich. So. R. R. stock,	66,000 00	55,000 00
N. Y., Prov. and Boston R. R. stock,	9,000 00	6,500 00
Panama R. R. stock,	62,000 00	50,000 00
Pitts., Ft. Wayne and Chicago R. R. stock,	10,000 00	8,000 00
Rensselaer and Sar. R. R. stock,	100,000 00	55,000 00
Howard Fire Ins. Co. stock, / Niagara Fire Ins. Co. stock, / Del., Lack. and Western R. R. stock, / Grand River Val. R. R. bonds,	20,000 00	18,000 00
Del. and Hudson Canal Co. stock,	53,000 00	32,000 00
Albany and Susq. R. R. stock,	76,000 00	65,000 00
Central Pacific R. R. L. G. stock,	45,000 00	32,000 00
Chicago, Burl. and Q. R. R. bonds, / N. Y. C. and H. R. R. R. bonds, / New York and Harlem R. R. bonds,	4,600 00	4,000 00
Del., Lack. and Western R. R. bonds,	13,000 00	11,500 00
Dayton and Mich. R. R. (1st mort.) bonds,	10,000 00	7,500 00
Morris and Essex R. R. bonds,	11,000 00	8,500 00
Phila. and Reading R. R. (1st mort.) bonds,	37,000 00	32,000 00
Terre Haute and Indianap. R. R. bonds,	7,000 00	5,000 00

Union Pacific R. R. bonds,	$54,000 00	$45,000 00
Cincinnati city bonds,	50,000 00	43,000 00
Jersey city bonds,	3,000 00	2,500 00
New York city bonds,	31,500 00	22,000 00
San Francisco city bonds,	5,200 00	4,500 00
Stockton city bonds,	6,000 00	3,000 00
Missouri state bonds,	325,000 00	285,000 00
Union Mutual Ins. Co. scrip,	15,000 00	8,500 00
Dist. of Columbia bonds,	14,000 00	10,000 00
United States bonds,	460,000 00	409,100 00
	$1,837,200 00	$1,479,300 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$250,000 00	
Loans on mortgage of real estate (first liens),*	17,000 00	
Stocks, bonds, etc., as per schedule,	11,068,700 00	
Loans on collateral security, as per schedule,	1,479,300 00	
Cash deposited in various banks,	665,012 74	
Notes taken for marine and inland risks,	1,812,504 38	
Salvage on losses paid,	402,350 19	
Gross Assets,		$15,694,867 31

Liabilities.

Losses adjusted, unpaid,	$127,809 72	
claimed and reported,	1,750,818 01	
disputed or resisted,	275,500 00	
Unearned premiums on outstanding risks,	2,040,362 61	
Unpaid scrip ordered to be redeemed,	180,000 00	
Return premiums, $145,833.09; other demands, $45,430.17,	191,263 26	
Gross Liabilities, except scrip,		4,565,753 60
Surplus as regards Policy-holders,		$11,129,113 71
Scrip outstanding,		8,827,340 00
Surplus over Scrip,		$2,301,773 71

Income.

Cash received for marine and inland prem's,	$5,248,418 14	
Deduct re-insurance, rebate and return prem's,	684,172 20	
Net cash received for marine and inl'd prem's,		$4,564,245 94
Unpaid premium notes received during the year,	$1,812,504 38	

* Value of lands mortgaged,	$15,000 00
Value of buildings thereon,	20,000 00
Total value of property mortgaged,	$35,000 00
Amount of insurance held as collateral,	8,000 00

Interest and dividends received from all sources,	$728,250 92
Income from rents, $18,100; from all other sources, $48,037.44,	66,137 44
Gross Cash Income,	$5,358,634 30

EXPENDITURES.

Cash paid for marine and inland losses,		$1,865,193 49
Interest paid scripholders,		518,581 80
Cash paid for redemption of scrip,	$1,869,880 00	
for commissions and brokerage,		33,311 81
for salaries of officers and employés,		369,285 43
for state and local taxes,		31,555 54
for office, agency and incidental expenses,		19,207 00
Gross Cash Expenditures,		$2,837,135 07

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1875,	$91,455,959 00	$2,172,260 07
written during 1876,	292,594,658 00	4,929,197 66
Total,	$384,050,617 00	$7,101,457 73
Deduct risks expired and terminated,	294,560,308 00	5,061,095 12
In force at end of year,	$89,490,309 00	$2,040,362 61

ATLAS INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated June 11, 1872. Commenced business July 2, 1873.]

PAID-UP CAPITAL, $200,000.

J. H. SPRAGUE, *President.* *Secretary*, E. B. HUNTINGTON.

Office at Hartford.

Attorney to accept service, GEORGE RIPLEY, *Andover.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
Terre Haute city bonds,		$25,000 00	$27,000 00
600 shares	Nat'l Exchange Bank,	30,000 00	40,200 00
124 "	Charter Oak Nat'l Bank,	12,400 00	16,740 00
100 "	Mercantile Nat'l Bank,	10,000 00	13,000 00
140 "	American Nat'l Bank,	7,000 00	10,080 00
75 "	Farmers and Mechanics' Nat'l B'k,	7,500 00	9,750 00
50 "	First Nat'l Bank,	5,000 00	5,250 00
48 "	Ætna Nat'l Bank,	4,800 00	6,240 00
50 "	U. S. Trust Co.,	5,000 00	5,000 00
20 "	Conn. Trust Co.,	2,000 00	1,800 00
25 "	Security Company,	2,500 00	2,500 00
		$111,200 00	$137,560 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares N. Y., N. H. and H. R. R. Co.,	$15,500 00	$10,000 00
40 " Merchants' L. and T. Co.,	4,000 00	2,500 00
Essex town bonds,	2,000 00	2,500 00
Haddam town bonds,	500 00	
9 shares Ætna Life Ins. Co.,	3,600 00	2,500 00
12 " U. S. Trust Co.,	1,200 00	
6 " Hartford Gas Light Co.,	240 00	500 00
2 " City Bank,	200 00	
United States bond,	112 00	
40 shares Willimantic Linen Co.,	2,400 00	1,250 00
7 " Ætna Life Ins. Co.,	2,800 00	1,250 00
United States bonds,	2,244 00	6,750 00
Conn. state bond,	1,100 00	
20 shares American Nat'l Bank,	1,440 00	
55 " Del. and Hudson Canal Co.,	4,015 00	
5 " Union M'f'g Co.,	500 00	
48 " American Nat'l Bank,	3,456 00	1,250 00
Beardstown city bonds,	500 00	500 00
10 shares Hartford Bridge Co.,	1,600 00	750 00
	$47,407 00	$29,750 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$29,000 00	
Loans on mortgage of real estate (first liens),*	147,400 00	
Interest due or accrued thereon,	9,259 00	
Stocks, bonds, etc., as per schedule,	137,560 00	
Loans on collateral security, as per schedule,	29,750 00	
Cash in the office of the company,	6,308 79	
deposited in various banks,	20,546 10	
Interest due and accrued,	435 00	
Premiums in course of collection (net),	54,472 40	
Bills receivable,	90 00	
Re-insurance due on losses paid,	350 78	
Furniture, etc.,	$6,961 00	
Gross Assets,		$435,172 07

Liabilities.

Losses adjusted, unpaid,	$19,870 59	
claimed and reported,	28,060 01	
Unearned premiums on outstanding risks,	184,703 70	
Gross Liabilities, except capital,		232,634 30
Surplus as regards Policy-holders,		$202,537 77
Paid-up capital,		200,000 00
Surplus over Capital,		$2,537 77

* Total value of property mortgaged, $413,498 00
Amount of insurance held as collateral, 66,100 00

Cash received for fire premiums,	$423,898 19	
Deduct re-insurance, rebate and return prem's,	34,882 50	
Net cash received for fire premiums,		$389,015 69
Interest and dividends received from all sources,		25,580 20
Income from all other sources; viz., salvage account,		12 00
Gross Cash Income,		$414,607 89

Expenditures.

Cash paid for fire losses,	$324,037 54	
Deduct salvage and re-insurance,	350 78	
Net cash paid for fire losses,		$323,686 76
Cash dividends paid,		22,000 00
paid for commissions and brokerage,		58,291 84
for salaries of officers and employés,		21,901 06
for state and local taxes,		10,509 74
for office, agency and incidental expenses,		46,287 13
Gross Cash Expenditures,		$482,676 53

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$25,896,469 00	$458,311 28
written during 1876,	27,227,574 00	423,898 19
Total,	$53,124,043 00	$882,209 47
Deduct risks expired and terminated,	29,914,240 00	516,775 31
In force at end of year,	$23,209,803 00	$365,434 16
Deduct amount re-insured,	96,100 00	964 98
Net amount in force,	$23,113,703 00	$364,469 18

Miscellaneous.

Premiums received from organization of company,	$1,592,192 33
Losses paid from organization of company,	824,247 29
Cash dividends declared from organization of company,	58,000 00
Dividends declared during the year (11 per cent.),	22,000 00
Losses incurred during the year,	291,828 21
Company's stock owned by directors,	51,000 00

BUFFALO INSURANCE COMPANY, BUFFALO, N. Y.

[Incorporated July 15, 1874. Commenced business July 17, 1874.]

PAID-UP CAPITAL, $200,000.

PASCAL P. PRATT, *President.* *Secretary*, EDWARD B. SMITH.

Office at Buffalo.

Attorney to accept service, EDWARD STEARNS, *Boston.*

SUMMARY OF ASSETS, DECEMBER 31, 1876.

United States bonds,	$226,000 00	
Cash deposited in various banks,	77,099 41	
Interest due and accrued,	1,800 00	
Premiums in course of collection (net),	4,255 67	
Notes taken for marine and inland risks,	5,750 90	
Salvage on losses paid,	5,282 29	
Gross Assets,		$320,188 27

LIABILITIES.

Losses claimed and reported,	$1,730 00	
disputed or resisted,	1,500 00	
Unearned premiums on outstanding risks,	49,840 22	
Gross Liabilities, except capital,		53,070 22
Surplus as regards Policy-holders,		$267,118 05
Paid-up capital,		200,000 00
Surplus over Capital,		$67,118 05

INCOME.

Cash received for fire premiums,	$114,253 37	
Deduct re-insurance, rebate and return prem's,	16,924 53	
Net cash received for fire premiums,		$97,328 84
Cash received for marine and inland prem's,	$90,866 99	
Deduct re-insurance, rebate and return prem's,	30,940 44	
Net cash received for marine and inl'd prem's,		59,926 55
Unpaid premium notes received during the year,	$5,750 90	
Interest and dividends received from all sources,		12,685 70
Gross Cash Income,		$169,941 09

EXPENDITURES.

Cash paid for fire losses,	$53,805 03	
Deduct salvage and re-insurance,	3,265 00	
Net cash paid for fire losses,		$50,540 03
Cash paid for marine and inland losses,	$40,361 48	
Deduct salvage and re-insurance,	18,418 73	
Net cash paid for marine and inland losses,		21,942 75

Cash dividends paid,	$20,000 00
paid for commissions and brokerage,	26,290 29
for salaries of officers and employés,	5,500 01
for state and local taxes,	4,187 24
for office, agency and incidental expenses,	5,978 88
Gross Cash Expenditures,	$134,439 20

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$8,620,013 00	$108,512 04
written during 1876,	10,719,030 00	109,968 23
Total,	$19,339,043 00	$218,480 27
Deduct risks expired and terminated,	10,831,574 00	120,587 05
In force at end of year,	$8,507,469 00	$97,893 22
Deduct amount re-insured,	158,665 00	2,083 44
Net amount in force,	$8,348,804 00	$95,809 78
Marine risks outstanding December 31, 1875,	$5,000 00	$250 00
written during 1876,	16,851,313 00	94,444 33
Total,	$16,856,313 00	$94,694 33
Deduct risks expired and terminated,	16,763,246 00	90,304 25
In force at end of year,	$93,067 00	$4,390 08
Deduct amount re-insured,	25,167 00	1,568 33
Net amount in force,	$67,900 00	$2,821 75

Miscellaneous.

Premiums received from organization of company,	$440,740 50
Losses paid from organization of company,	207,268 96
Cash dividends declared from organization of company,	40,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	63,250 22
Company's stock owned by directors,	122,000 00

BUFFALO GERMAN INSURANCE COMPANY, BUFFALO, N. Y.

[Incorporated Feb. 15, 1867. Commenced business Feb. 16, 1867.]

PAID-UP CAPITAL $200,000.

PHILIP BECKER, *President.* *Secretary*, OLIVER J. EGGERT.

Office at Buffalo.

Attorney to accept service, JAMES SWORDS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 reg'd bonds,	$77,500 00	$87,768 75
United States 5-20 coupon bonds,	32,000 00	35,280 00
United States 10-40 reg'd bonds,	70,000 00	79,537 50
Buffalo city bonds,	25,000 00	26,250 00
Toledo city bonds,	3,000 00	3,150 00
Buffalo, N. Y. and P. R. R. bonds,	25,000 00	21,250 00
Lake Shore and M. S. R. R. bonds,	25,000 00	23,500 00
Ætna Ins. Co. stock, N. Y.,	10,000 00	10,000 00
Rochester German Ins. Co. stock,	2,000 00	2,000 00
Citizens' Gas Co. first mort. bonds,	10,000 00	10,000 00
	$279,500 00	$298,736 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
50 shares Third Nat'l Bank,	$5,000 00	$10,000 00
6 " German Bank,	6,000 00	
Citizens' Gas Company bonds,	5,300 00	4,000 00
23 shares Buffalo, N. Y. and P. Railroad,	1,840 00	
20 " Ætna Insurance Company,	2,000 00	2,750 00
Buffalo, N. Y. and P. Railroad bonds,	2,550 00	
	$22,690 00	$16,750 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$273,934 17
Loans on mortgage of real estate (first liens),*	40,100 00
Interest due or accrued thereon,	575 50
Stocks, bonds, etc., as per schedule,	298,736 25
Loans on collateral security, as per schedule,	16,750 00
Cash in the office of the company,	1,682 52
deposited in various banks,	29,664 75
Interest due and accrued,	702 08
Premiums in course of collection (gross),	19,394 90

* Value of lands mortgaged,	$65,445 00
Value of buildings thereon,	72,525 00
Total value of property mortgaged,	$137,970 00
Amount of insurance held as collateral,	26,000 00

Notes taken for marine and inland risks,	$3,060 78	
City orders,	198 25	
Office furniture,	$1,500 00	
Gross Assets,		$684,799 20

LIABILITIES.

Losses adjusted, unpaid,	$4,207 28	
claimed and reported,	19,075 00	
disputed or resisted,	1,805 00	
Total amount of losses,	$25,087 28	
Less re-insurance,	2,000 00	
Net amount of unpaid losses,	$23,087 28	
Unearned premiums on outstanding risks,	122,803 85	
Commissions and brokerage,	839 16	
Gross Liabilities, except capital,		146,730 29
Surplus as regards Policy-holders,		$538,068 91
Paid-up capital,		200,000 00
Surplus over Capital,		$338,068 91

INCOME.

Cash received for fire premiums,	$226,679 98	
Deduct re-insurance, rebate and return prem's,	19,955 18	
Net cash received for fire premiums,		$206,724 80
Unpaid premium notes received during the year,	$1,030 73	
Interest received on bonds and mortgages,		3,001 47
Interest and dividends received from all other sources,		23,477 55
Income from all other sources; viz., rents, $2,182.56; commission, $2,222.21,		4,404 77
Gross Cash Income,		$237,608 59

EXPENDITURES.

Cash paid for fire losses,	$111,165 78	
Deduct salvage and re-insurance,	885 32	
Net cash paid for fire losses,		$110,280 46
Cash dividends paid,		30,000 00
paid for commissions and brokerage,		30,921 99
for salaries of officers and employés,		12,635 84
for state and local taxes,		4,918 72
for expenses on real estate, $4,567.24; office, agency and incidental expenses, $6,426.77,		10,994 01
Gross Cash Expenditures,		$199,751 02

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$21,677,062 00	$229,029 68
written during 1876,	25,203,661 00	234,186 51
Total,	$46,880,723 00	$463,216 19
Deduct risks expired and terminated,	23,979,127 00	223,823 03
In force at end of year,	$22,901,596 00	$239,393 16
Deduct amount re-insured,	484,550 00	4,306 39
Net amount in force,	$22,417,046 00	$235,086 77

Miscellaneous.

Premiums received from organization of company,	$1,323,727 68
Losses paid from organization of company,	495,884 67
Cash dividends declared from organization of company,	169,925 00
Dividends declared during the year (15 per cent.),	30,000 00
Losses incurred during the year,	124,508 39
Company's stock owned by directors,	60,000 00

CITIZENS' INSURANCE COMPANY, NEWARK, N. J.

[Incorporated April 28, 1869. Commenced business May 1, 1869.]

Paid-up Capital, $200,000.

Joseph M. Smith, *President.* *Secretary*, A. Paul Scharff.

Office at Newark.

Attorney to accept service, H. K. Merrifield, *Worcester.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Citizens' Gas Light Co. bonds,	$13,000 00	$14,300 00
Richmond, Va., city bonds,	10,000 00	11,500 00
Manufacturers' Nat'l Bank,	2,000 00	2,140 00
North Ward Nat'l Bank,	17,000 00	18,190 00
United States 10-40 bonds,	40,000 00	45,200 00
United States coupon bonds,	60,000 00	67,950 00
	$142,000 00	$159,280 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
First Nat'l Bank,	$2,200 00	$2,000 00
North Ward Nat'l Bank,	2,675 00	4,100 00
First Nat'l Bank,	3,300 00	
North Ward Nat'l Bank,	2,140 00	1,700 00
Citizens' Gas Light Co.,	2,500 00	2,000 00
North Ward Nat'l Bank,	963 00	
Second Nat'l Bank,	1,100 00	1,000 00

State Nat'l Bank,	$330 00	$500 00
Manufacturers' Nat'l Bank,	428 00	
United States 5-20 bonds,	5,512 00	5,000 00
Bond and mortgage loan,	17,900 00	12,400 00
	$39,048 00	$28,700 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$215,778 16	
Interest due and accrued thereon,	7,390 06	
Stocks, bonds, etc., as per schedule,	159,280 00	
Loans on collateral security, as per schedule,	28,700 00	
Cash in the office of the company,	5,006 26	
deposited in various banks,	38,328 47	
Interest due and accrued,	4,587 84	
Premiums in course of collection (gross),	42,735 91	
Gross Assets,		$501,806 70

Liabilities.

Losses adjusted, unpaid,	$27,839 38	
claimed and reported,	23,380 41	
disputed or resisted,	2,250 00	
Unearned premiums on outstanding risks,	240,437 77	
Unpaid scrip ordered to be redeemed,	53 75	
Due and accrued for rent, salaries, etc.,	166 66	
Due for borrowed money,	40,000 00	
Commissions and brokerage,	3,223 84	
Gross Liabilities, except capital,		337,351 81
Surplus as regards Policy-holders,		$164,454 89
Paid-up capital,		200,000 00
Impairment of Capital,		†$35,545 11

Income.

Cash received for fire premiums,	$556,272 77	
Deduct re-insurance, rebate and return prem's,	89,073 01	
Net cash received for fire premiums,		$467,199 76
Interest received on bonds and mortgages,		11,133 74
and dividends received from all other sources,		8,722 53
Income from all other sources; viz., premium on gold, $1,740.83; return prem's, $1,396.16,		3,136 99
Gross Cash Income,		$490,193 02

* Value of lands mortgaged,	$451,800 00
Value of buildings thereon,	347,600 00
Total value of property mortgaged,	$799,400 00
Amount of insurance held as collateral,	152,700 00

† Restored since January 1, 1877.

Expenditures.

Cash paid for fire losses,	$333,856 75	
Deduct salvage and re-insurance,	1,931 36	
Net cash paid for fire losses,		$331,925 39
Cash dividends paid,		12,000 00
Interest paid scripholders,		17 53
Cash paid for redemption of scrip,		
for commissions and brokerage,		124,276 98
for salaries of officers and employés,		14,891 28
for state and local taxes,		9,588 76
for office, agency and incidental expenses,		46,047 46
Gross Cash Expenditures,		$538,747 40

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$26,487,076 00	$426,216 43
written during 1876,	37,359,962 91	560,535 42
Total,	$63,847,038 91	$986,751 85
Deduct risks expired and terminated,	32,985,590 35	503,285 19
In force at end of year,	$30,861,448 56	$483,466 66
Deduct amount re-insured,	862,495 30	12,032 67
Net amount in force,	$29,998,953 26	$471,433 99

Miscellaneous.

Premiums received from organization of company,	$1,820,890 31
Losses paid from organization of company,	864,846 09
Cash dividends declared from organization of company,	85,231 94
Dividends declared during the year (6 per cent.),	12,000 00
Losses incurred during the year,	335,982 87
Company's stock owned by directors,	130,000 00

CITIZENS' INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1836. Commenced business April, 1837.]

Paid-up Capital, $300,000.

James M. McLean, *President.* *Secretary*, Edward A. Walton.

Office, No. 156 Broadway.

Attorney to accept service, Wm. H. Ellison, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States registered bonds, 6s,	$150,000 00	$170,625 00
" " " " 6s, 1867,	100,000 00	113,250 00
" " currency bonds, 6s,	75,000 00	91,406 25

Virginia state bonds, 6s,	$30,000 00	$16,500 00
South Carolina state bonds, 6s,	11,200 00	3,584 00
Lake Shore and Mich. So. R. R. bonds,	50,000 00	52,250 00
Citizens' Nat'l Bank stock,	24,500 00	26,950 00
Union Trust Co. stock,	10,000 00	14,000 00
Harlem Bank stock,	2,500 00	1,250 00
	$453,200 00	$489,815 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Manhattan Life Ins. Co. stock,	$5,000 00	$1,500 00
" " " "	5,000 00	3,000 00
Citizens' Nat'l Bank stock,	1,375 00	
Butchers and Drovers' Nat'l Bank stock,	1,860 00	1,600 00
Union Trust Co. stock,	8,400 00	6,900 00
" " "	21,000 00	55,000 00
Metropolitan Gas Light Co. stock,	14,500 00	
N. Y. Cent. and H. R. R. R. stock,	30,300 00	
United States 5-20 bonds,	1,095 00	800 00
" " " "	1,095 00	1,000 00
Missouri state bonds,	4,160 00	3,500 00
Western Union Telegraph stock,	7,100 00	5,000 00
" " " "	49,700 00	40,000 00
Hudson River R. R. mort. bonds,	1,100 00	1,000 00
Bank of the Metropolis stock,	4,000 00	3,000 00
	$155,685 00	$122,300 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$59,500 00	
Loans on mortgage of real estate (first liens),*	166,750 00	
Interest due or accrued thereon,	6,135 21	
Stocks, bonds, etc., as per schedule,	489,815 25	
Loans on collateral security, as per schedule,	122,300 00	
Cash deposited in various banks,	62,639 04	
Interest due and accrued,	1,275 57	
Premiums in course of collection (net),	13,732 10	
Rents due and accrued,	810 00	
Gross Assets,		$922,957 17

Liabilities.

Losses claimed and reported,	$2,380 00
Unearned premiums on outstanding risks,	127,642 69
Dividends to stockholders unpaid,	164 50

* Value of lands mortgaged,	$255,500 00
Value of buildings thereon,	164,500 00
Total value of property mortgaged,	$420,000 00
Amount of insurance held as collateral,	107,450 00

Due and accrued for rent, salaries, etc.,	$1,666 66	
Return premiums,	600 00	
Gross Liabilities, except capital,		$132,453 85
Surplus as regards Policy-holders,		$790,503 32
Paid-up capital,		300,000 00
Surplus over Capital,		$490,503 32

Income.

Cash received for fire premiums,	$249,352 98	
Deduct re-insurance, rebate and return prem's,	25,148 78	
Net cash received for fire premiums,		$224,204 20
Interest received on bonds and mortgages,		9,435 62
and dividends received from all other sources,		34,228 84
Income from all other sources; viz., rents,		4,613 33
Gross Cash Income,		$272,481 99

Expenditures.

Cash paid for fire losses,	$67,162 47	
Deduct salvage and re-insurance,	5,472 26	
Net cash paid for fire losses,		$61,690 21
Cash dividends paid,		70,489 30
paid for commissions and brokerage,		19,890 32
for salaries of officers and employés,		54,293 66
for state and local taxes,		3,195 55
for office, agency and incidental expenses,		20,209 40
Gross Cash Expenditures,		$229,768 44

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$45,671,101 51	$303,343 98
written during 1876,	46,231,533 79	255,649 19
Total,	$91,902,635 30	$558,993 17
Deduct risks expired and terminated,	48,488,874 48	293,522 52
In force at end of year,	$43,413,760 82	$265,470 65
Deduct amount re-insured,	860,155 01	7,108 93
Net amount in force,	$42,553,605 81	$258,361 72

Miscellaneous.

Premiums received from organization of company,	$5,111,359 77
Losses paid from organization of company,	2,273,610 35
Cash dividends declared from organization of company,	1,226,550 00
Dividends declared during the year (20 per cent.),	60,000 00
Losses incurred during the year,	69,276 92
Company's stock owned by directors,	67,460 00

CITIZENS' INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated February 2, 1837. Commenced business February, 1837.]

PAID-UP CAPITAL, $200,000.

E. O. STANARD, *President.* *Secretary*, JOHN P. HARRISON.

Office at St. Louis.

Attorney to accept service, GEO. O. CARPENTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Missouri state bonds, 6s,	$100,000 00	$107,000 00
St. Louis Elevator bonds,	50,000 00	52,000 00
St. Louis Chamber of Commerce bonds,	20,000 00	20,800 00
St. Louis Chamber of Commerce stock,	5,000 00	500 00
Venice Elevator Co. stock,	10,000 00	1,000 00
Second Nat'l Bank stock,	3,000 00	2,500 00
Yarger Milling Co. stock,	12,800 00	15,283 00
No. Mo. R. R. 1st mort. bonds,	100,000 00	100,000 00
Mo. Pacific R. R. mort. bonds,	50,000 00	48,500 00
	$350,800 00	$347,583 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
138 shares St. Louis Elevator Co. stock,	$11,730 00	$10,000 00
64 " " " "	5,440 00	3,700 00
	$17,170 00	$13,700 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$25,900 00	
Loans on mortgage of real estate (first liens),*	20,078 00	
Interest due or accrued thereon,	528 00	
Stocks, bonds, etc., as per schedule,	347,583 00	
Loans on collateral security, as per schedule,	13,700 00	
Cash in the office of the company,	230 00	
deposited in various banks,	4,857 22	
Interest due and accrued,	1,305 00	
Premiums in course of collection (net),	18,965 07	
Gross Assets,		$433,146 29

LIABILITIES.

Losses adjusted, unpaid,	$8,204 00
claimed and reported,	4,304 00
disputed or resisted,	8,570 00

* Value of lands mortgaged,	$32,000 00
Value of buildings thereon,	26,200 00
Total value of property mortgaged,	$58,200 00
Amount of insurance held as collateral,	11,800 00

Unearned premiums on outstanding risks,	$89,965 00	
Gross Liabilities, except capital,		$111,043 00
Surplus as regards Policy-holders,		$322,103 29
Paid-up capital,		200,000 00
Surplus over Capital,		$122,103 29

INCOME.

Cash received for fire premiums,	$187,979 83	
Deduct re-insurance, rebate and return prem's,	3,902 96	
Net cash received for fire premiums,		$184,076 87
Cash received for marine and inland prem's,	$10,045 55	
Deduct re-insurance, rebate and return prem's,	2,272 09	
Net cash received for marine and inl'd prem's,		7,773 46
Interest received on bonds and mortgages,		24,145 66
Gross Cash Income,		$215,995 99

EXPENDITURES.

Cash paid for fire losses,	$132,173 26
for marine and inland losses,	650 50
dividends paid,	19,980 00
paid for commissions and brokerage,	35,786 29
for salaries of officers and employés,	10,200 00
for state and local taxes,	9,000 00
for office, agency and incidental expenses,	9,710 83
Gross Cash Expenditures,	$217,500 88

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$10,380,166 00	$180,510 90
written during 1876,	12,301,375 00	184,076 87
Total,	$22,681,541 00	$364,587 77
Deduct risks expired and terminated,	11,765,439 00	185,468 00
In force at end of year,	$10,916,102 00	$179,119 77
Deduct amount re-insured,	198,680 00	1,926 00
Net amount in force,	$10,717,422 00	$177,193 77
Marine risks outstanding December 31, 1875,	$24,000 00	$150 00
written during 1876,	1,415,619 00	10,045 55
Total,	$1,439,619 00	$10,195 55
Deduct risks expired and terminated,	1,432,369 00	10,121 20
In force at end of year,	$7,250 00	$74 35
Deduct amount re-insured,	3,250 00	24 35
Net amount in force,	$4,000 00	$50 00

MISCELLANEOUS.

Dividends declared during the year (10 per cent.),	$20,000 00
Losses incurred during the year,	122,890 76
Company's stock owned by directors,	73,400 00

CITY FIRE INSURANCE COMPANY OF THE CITY OF NEW YORK, NEW YORK.

[Incorporated April 26, 1833. Commenced business June 6, 1833.]

PAID-UP CAPITAL, $210,000.

SAMUEL TOWNSEND, *President.* *Secretary*, DAVID J. BLAUVELT.

Office, No. 111 Broadway, New York.

Attorney to accept service, WILLIAM A. BEATTIE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1700 shares Tradesmen's Nat'l Bank,	$68,000 00	$85,000 00
200 " N. Y. Central and H. R. R. R.,	20,000 00	20,200 00
United States 5-20 reg'd bonds, 1867,	25,000 00	28,312 50
" " 5-20 coupon bonds,	20,000 00	22,650 00
" " 10-40 reg'd bonds,	10,000 00	11,337 50
	$143,000 00	$167,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$3,000 00	
Loans on mortgage of real estate (first liens),*	238,600 00	
Interest due and accrued thereon,	7,239 15	
Stocks, bonds, etc., as per schedule,	167,500 00	
Cash in the office of the company,	441 76	
deposited in various banks,	11,038 69	
Interest due and accrued,	4,150 00	
Premiums in course of collection (gross),	1,989 41	
Gross Assets,		$433,959 01

LIABILITIES.

Losses claimed and reported,	$1,303 46
Unearned premiums on outstanding risks,	29,146 57
Due and accrued for rent, salaries, etc.,	1,191 66
Commissions and brokerage,	142 82

* Value of lands mortgaged,	$211,200 00
Value of buildings thereon,	293,500 00
Total value of property mortgaged,	$504,700 00
Amount of insurance held as collateral,	208,300 00

Return premiums,	$14 03	
Gross Liabilities, except capital,		$31,798 54
Surplus as regards Policy-holders,		$402,160 47
Paid-up capital,		210,000 00
Surplus over Capital,		$192,160 47

Income.

Cash received for fire premiums,	$59,167 90	
Deduct re-insurance, rebate and return prem's,	2,307 94	
Net cash received for fire premiums,		$56,859 96
Interest received on bonds and mortgages,		17,952 47
Interest and dividends received from all other sources,		11,293 25
Income from all other sources,		1,680 00
Gross Cash Income,		$87,785 68

Expenditures.

Cash paid for fire losses,	$26,666 48
dividends paid,	42,000 00
paid for commissions and brokerage,	4,937 91
for salaries of officers and employés,	14,241 15
for state and local taxes,	5,414 41
office, agency and incidental expenses,	8,574 71
Gross Cash Expenditures,	$101,834 66

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$12,782,251 73	$65,422 24
written during 1876,	14,375,537 09	59,455 77
Total,	$27,157,788 82	$124,878 01
Deduct risks expired and terminated,	14,597,641 32	68,004 58
In force at end of year,	$12,560,147 50	$56,873 43
Deduct amount re-insured,	161,500 00	636 95
Net amount in force,	$12,398,647 50	$56,236 48

Miscellaneous.

Premiums received from organization of company,	$2,695,931 14
Losses paid from organization of company,	1,258,064 31
Cash dividends declared from organization of company,	1,518,300 00
Losses incurred during the year,	26,726 48
Company's stock owned by directors,	41,090 00

CLINTON FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated July, 1850. Commenced business July 11, 1850.]

PAID-UP CAPITAL, $250,000.

JAMES B. AMES, *President.* *Secretary*, G. T. PATTERSON, Jr.

Office, No. 156 Broadway.

Attorney to accept service, J. J. E. ROTHERY, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 reg'd bonds,	$136,000 00	$154,300 00
" " cur. " " 6s,	64,000 00	77,920 00
" " reg'd bonds, 4½s,	20,000 00	21,650 00
Delaware and Hudson Canal Company bonds,	30,000 00	30,900 00
100 shares Central R. R. of N. J.,	10,000 00	3,700 00
300 " N. Y. Central and Hudson Riv. R. R.,	30,000 00	31,050 00
100 " American Exchange Nat'l Bank,	10,000 00	10,500 00
85 " Merchants' Nat'l Bank,	4,250 00	5,100 00
	$304,250 00	$335,120 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States coupon bonds, '67,	$2,325 00	$1,500 00
" " " " '81,	1,172 00	1,000 00
35 shares Grocers' Bank, N. Y.,	1,400 00	1,200 00
Union Pacific Railroad bonds,	5,318 00	5,000 00
16 shares Home Insurance Company, N. Y.,	1,840 00	1,000 00
50 " Fourth Nat'l Bank,	4,850 00	10,000 00
100 " Mechanics' Bank,	3,300 00	
20 " Relief Insurance Company,	940 00	
20 " Safeguard Insurance Company,	2,600 00	
	$23,745 00	$19,700 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$74,400 00	
Interest due or accrued thereon,	1,589 00	
Stocks, bonds, etc., as per schedule,	335,120 00	
Loans on collateral security, as per schedule,	19,700 00	
Cash in the office of the company,	541 19	
deposited in American Exch. Nat'l Bank,	30,182 26	
Interest due and accrued,	1,176 74	
Premiums in course of collection (gross),	10,440 05	
Gross Assets.		$473,149 24

* Value of lands mortgaged,	$112,000 00
Value of buildings thereon,	86,000 00
Total value of property mortgaged,	$198,000 00
Amount of insurance held as collateral,	57,100 00

Liabilities.

Losses adjusted, unpaid,	$320 00	
claimed and reported,	865 00	
Unearned premiums on outstanding risks,	46,863 40	
Due and accrued for rent,	1,000 00	
Commissions and brokerage,	1,031 51	
Re-insurance due,	535 31	
Return premiums,	215 06	
Gross Liabilities, except capital,		$50,830 28
Surplus as regards Policy-holders,		$422,318 96
Paid-up capital,		250,000 00
Surplus over Capital,		$172,318 96

Income.

Cash received for fire premiums,	$102,139 54	
Deduct re-insurance, rebate and return prem's,	6,483 45	
Net cash received for fire premiums,		$95,656 09
Interest received on bonds and mortgages,		4,369 61
Interest and dividends received from all other sources,		20,364 76
Income from all other sources; viz., premium on gold sold,		875 63
Gross Cash Income,		$121,266 09

Expenditures.

Cash paid for fire losses,	$53,308 38	
Deduct salvage and re-insurance,	4,110 27	
Net cash paid for fire losses,		$49,198 11
Cash dividends paid,		50,000 00
paid for commissions and brokerage,		10,166 76
for salaries of officers and employés,		20,634 22
for state and local taxes,		1,976 09
for office, agency and incidental expenses,		10,684 46
Gross Cash Expenditures,		$142,659 64

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$16,610,158 00	$109,755 51
written during 1876,	17,645,761 00	104,260 94
Total,	$34,255,919 00	$214,016 45
Deduct risks expired and terminated,	17,986,892 00	115,920 44
In force at end of year,	$16,269,027 00	$98,096 01
Deduct amount re-insured,	539,612 00	3,611 76
Net amount in force,	$15,729,415 00	$94,484 25

MISCELLANEOUS.

Premiums received from organization of company,	$2,137,815 60
Losses paid from organization of company,	818,010 22
Cash dividends declared from organization of company,	845,500 00
Dividends declared during the year (20 per cent.),	50,000 00
Losses incurred during the year,	38,608 17
Company's stock owned by directors,	81,700 00

COLUMBIA FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March 24, 1853. Commenced business March, 1853.]

PAID-UP CAPITAL, $300,000.

GEORGE W. SAVAGE, *President.* *Secretary*, JOHN B. ARTHUR.

Office, No. 59 Liberty Street.

Attorney to accept service, EDWARD STEARNS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds, 6s, 1865,	$71,300 00	$78,786 50
" " " " 6s, 1867,	30,000 00	34,050 00
" " bonds, 6s, 1881,	20,000 00	22,800 00
" " " 5s, 1881,	10,000 00	11,225 00
" " 10-40 bonds, 5s,	55,000 00	62,493 75
" " currency bonds, 6s,	10,000 00	12,200 00
Tennessee state bonds, 6s,	20,000 00	8,700 00
New York city assessm't bonds, 6s,	15,000 00	
" " " floating debt bonds, 6s,	500 00	
Brooklyn Public Park loan, 6s,	13,000 00	
" permanent water loan, 6s,	10,000 00	45,675 00
New York Co. court house loan, 6s,	3,000 00	
" " assessment fund, 6s,	1,000 00	
Queens Co. bounty bond, 7s,	1,000 00	
	$259,800 00	$275,930 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
500 shares People's Gas Light Co.,	$2,500 00	
People's Gas Light Co.'s reg'd cert.,	500 00	$4,000 00
22 shares American Fire Ins. Co.,	1,800 00	
Albany and Susq. R. R. 2d mort. bonds,	1,010 00	400 00
United States bond, 1881,	1,175 00	1,000 00
576 shares Grocers' Bank,	23,040 00	12,000 00
	$30,025 00	$17,400 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$32,350 00	
Interest due or accrued thereon,	449 45	
Stocks, bonds, etc., as per schedule,	275,930 25	
Loans on collateral security, as per schedule,	17,400 00	
Cash in the office of the company,	1,414 97	
deposited in Grocers' Nat'l Bank,	17,495 09	
Interest due and accrued,	510 46	
Premiums in course of collection (gross),	7,399 69	
Notes taken for marine and inland risks,	2,831 26	
Salvage on losses paid,	3,268 56	
Gross Assets,		$359,049 73

Liabilities.

Losses claimed and reported,	$1,409 10	
disputed or resisted,	4,500 00	
Unearned premiums on outstanding risks,	39,107 30	
Due and accrued for rent, salaries, etc.,	541 66	
Commissions and brokerage,	1,285 17	
Gross Liabilities, except capital,		46,843 23
Surplus as regards Policy-holders,		$312,206 50
Paid-up capital,		300,000 00
Surplus over capital,		$12,206 50

Income.

Cash received for fire premiums,	$95,781 46	
Deduct re-insurance, rebate and return prem's,	5,601 65	
Net cash received for fire premiums,		$90,179 81
Cash received for marine and inland premiums,		7,198 06
Interest received on bonds and mortgages,		2,264 50
Interest and dividends received from all other sources,		18,254 66
Gross Cash Income,		$117,897 03

Expenditures.

Cash paid for fire losses,	$54,268 35
for marine and inland losses,	22,418 36
dividends paid,	30,000 00
paid for commissions and brokerage,	16,239 57
for salaries of officers and employés,	17,825 43
for state and local taxes,	1,953 06
for office, agency and incidental expenses,	11,948 36
Gross Cash Expenditures,	$154,653 13

* Value of lands mortgaged,	$48,000 00
Value of buildings thereon,	40,000 00
Total value of property mortgaged,	$88,000 00
Amount of insurance held as collateral,	38,000 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$16,656,167 00	$112,708 74
written during 1876,	13,783,494 00	96,138 74
Total,	$30,439,661 00	$208,847 48
Deduct risks expired and terminated,	18,207,506 00	129,774 64
In force at end of year,	$12,232,155 00	$79,072 84
Deduct amount re-insured,	434,933 00	1,698 34
Net amount in force,	$11,797,222 00	$77,374 50
Marine risks outstanding December 31, 1875,	$135,650 00	$4,364 37
Deduct risks expired and terminated,	135,650 00	4,364 37

Miscellaneous.

Premiums received from organization of company,	$2,844,371 00
Losses paid from organization of company,	1,761,932 00
Cash dividends declared from organization of company,	440,000 00
Dividends declared during the year (10 per cent.),	30,000 00
Losses incurred during the year,	37,859 07
Company's stock owned by directors,	127,890 00

COMMERCE INSURANCE COMPANY, ALBANY, N. Y.

[Incorporated June 1, 1859. Commenced business June 1, 1859.]

Paid-up Capital, $200,000.

Adam Van Allen, *President.* *Secretary*, Richard V. DeWitt.

Office at Albany.

Attorney to accept service, Thomas Mair, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States reg'd cur. bonds,	$200,000 00	$244,000 00
200 shares First Nat'l Bank, Albany,	20,000 00	32,000 00
120 " Nat'l Commercial Bank, Albany,	12,000 00	34,375 00
80 " Nat'l Albany Exchange Bank,	8,000 00	10,800 00
19 " Union Nat'l Bank, Albany,	1,900 00	2,375 00
9 " N. Y. State Nat'l Bank, Albany,	900 00	1,440 00
	$242,800 00	$324,990 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
120 shares First Nat'l Bank, Albany,	$19,200 00	$15,000 00
20 " Ætna Ins. Co., Hartford,	4,650 00	2,000 00
29 " Hartford Ins. Co., Hartford,	7,685 00	1,500 00
	$31,535 00	$18,500 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$45,000 00	
Stocks, bonds, etc., as per schedule,	324,990 00	
Loans on collateral security, as per schedule,	18,500 00	
Cash in the office of the company,	1,451 40	
deposited in First Nat'l Bank, Albany,	27,182 77	
Interest due and accrued,	819 16	
Premiums in course of collection (gross),	2,928 92	
Rents due and accrued,	366 67	
Gross Assets,		$421,238 92

Liabilities.

Losses claimed and reported,	$3,450 00	
disputed or resisted,	1,000 00	
Total amount of losses,	$4,450 00	
Less re-insurance,	800 00	
Net amount of unpaid losses,	$3,650 00	
Unearned premiums on outstanding risks,	50,768 78	
Commissions and brokerage,	315 78	
Gross Liabilities, except capital,		54,734 56
Surplus as regards Policy-holders,		$366,504 36
Paid-up capital,		200,000 00
Surplus over Capital,		$166,504 36

Income.

Cash received for fire premiums,	$97,265 71	
Deduct re-insurance, rebate and return prem's,	10,093 17	
Net cash received for fire premiums,		$87,172 54
Interest and dividends received from all sources,		17,990 26
Income from all other sources; viz., rents,		2,270 00
Gross Cash Income,		$107,432 80

Expenditures.

Cash paid for fire losses,	$35,652 52	
Deduct salvage and re-insurance,	1,400 69	
Net cash paid for fire losses,		$34,251 83
Cash dividends paid,		32,000 00
paid for commissions and brokerage,		12,193 23
for salaries of officers and employés,		10,816 70
for state and local taxes,		4,054 64
for office, agency and incidental expenses,		7,895 27
Gross Cash Expenditures,		$101,211 67

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$11,515,031 00	$127,244 72
written during 1876, . . .	10,340,892 00	97,265 71
Total, ...	$21,855,923 00	$224,510 43
Deduct risks expired and terminated, .	11,276,556 00	116,900 43
In force at end of year, ...	$10,579,367 00	$107,610 00
Deduct amount re-insured, . . .	393,439 00	3,867 03
Net amount in force, ...	$10,185,928 00	$103,742 97

Miscellaneous.

Premiums received from organization of company, .	$2,810,737 00
Losses paid from organization of company, ...	2,016,098 00
Cash dividends declared from organization of company, .	410,000 00
Dividends declared during the year (16 per cent.), . .	32,000 00
Losses incurred during the year, ...	34,338 68
Company's stock owned by directors, ...	65,875 00

COMMERCE FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 12, 1859. Commenced business April 18, 1859.]

Paid-up Capital, $200,000.

Duncan McDougall, *President.* *Secretary*, William E. Hoxie.

Office, No. 104 Broadway.

Attorney to accept service, Timothy T. Sawyer, Jr., *Boston.*

Detailed Statement of Stocks, Bonds, Etc.,

	Par value.	Market value.
United States reg'd bonds, 6s, 1881, . . .	$100,000 00	$114,000 00
" " reg'd currency bonds, 6s, . .	68,000 00	82,960 00
" " 5-20 coupon bonds, 6s, 1865, .	3,500 00	3,823 75
	$171,500 00	$200,783 75

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$36,000 00
Interest due or accrued thereon, . . .	210 00
Stocks, bonds, etc., as per schedule, . . .	200,783 75
Cash deposited in Leather Manuf. Nat'l Bank,	779 98

* Value of lands mortgaged, ...	$60,000 00
Value of buildings thereon, ...	65,000 00
Total value of property mortgaged, ...	$125,000 00
Amount of insurance held as collateral, ...	20,000 00

Premiums in course of collection (gross),	$2,387 13	
Gross Assets,		$240,160 86

Liabilities.

Losses adjusted, unpaid,	$1,400 00	
Unearned premiums on outstanding risks,	24,221 65	
Due and accrued for rent,	900 00	
Commissions and brokerage,	242 64	
Return premiums,	20 37	
Gross Liabilities, except capital,		26,784 66
Surplus as regards Policy-holders.		$213,376 20
Paid-up capital,		200,000 00
Surplus over Capital,		$13,376 20

Income.

Cash received for fire premiums,	$53,424 51	
Deduct re-insurance, rebate and return prem's,	3,425 47	
Net cash received for fire premiums,		$49,999 04
Cash received for marine and inland prem's,		100 00
Interest received on bonds and mortgages,		3,321 64
Interest and dividends received from all sources,		10,653 75
Gross Cash Income,		$64,074 43

Expenditures.

Cash paid for fire losses,	$32,521 11
for marine and inland losses,	2,000 00
dividends paid,	20,000 00
paid for commissions and brokerage,	4,520 21
for salaries of officers and employés,	13,870 85
for state and local taxes,	746 51
for office, agency and incidental expenses,	9,560 73
Gross Cash Expenditures,	$83,219 41

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$6,957,949 00	$57,679 03
written during 1876,	8,559,767 00	53,174 46
Total,	$15,517,716 00	$110,853 49
Deduct risks expired and terminated,	9,247,434 00	62,373 78
In force at end of year,	$6,270,282 00	$48,479 71
Deduct amount re-insured,	21,651 00	160 08
Net amount in force,	$6,248,631 00	$48,319 63

Marine risks outstanding Dec. 31, 1875,	$27,500 00	$1,306 66
written during 1876,	5,000 00	100 00
Total,	$32,500 00	$1,406 66
Deduct risks expired and terminated,	27,500 00	1,306 66
In force at end of year,	$5,000 00	$100 00

MISCELLANEOUS.

Premiums received from organization of company,	$916,236 00
Losses paid from organization of company,	541,422 00
Cash dividends declared from organization of company,	284,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	35,921 00
Company's stock owned by directors,	63,100 00

COMMERCIAL FIRE INSURANCE COMPANY, NEW YORK.

[Incorporated May 15, 1850. Commenced business May 15, 1850.]

PAID-UP CAPITAL, $200,000.

M. V. B. FOWLER, *President.* *Secretary*, DAVID QUACKINBUSH.

Office, No. 157 Broadway.

Attorney to accept service, AUGUSTUS S. LOVETT, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States currency bonds,	$177,000 00	$215,497 50
" " gold bonds, 1881,	20,000 00	22,750 00
" " 5-20 bonds, 6s, 1868,	3,600 00	4,095 00
" " 10-40 bonds, 5s,	20,000 00	22,725 00
Brooklyn corporation bonds,	33,000 00	37,030 00
Long Island city water bonds,	10,000 00	10,000 00
Flushing city water bonds,	12,000 00	12,480 00
Elizabeth city bonds,	20,000 00	20,000 00
New York corporation assessment bonds,	1,000 00	1,100 00
	$296,600 00	$345,677 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Irving Bank,	$1,250 00	$1,000 00
Dela., Lacka. and Western R. R.,	3,900 00	5,000 00
Irving Bank,	1,250 00	
Lehigh Valley R. R.,	960 00	675 00
United States 5-20 bonds,	1,137 00	1,500 00
Tradesmen's Fire Ins. Co,	900 00	
Broadway and 7th Ave. R. R.,	800 00	1,600 00
Irving Bank,	1,250 00	
Corn Exchange Bank,	5,000 00	700 00
	$16,447 00	$10,475 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$82,950 00	
Interest due or accrued thereon,	704 72	
Stocks, bonds, etc., as per schedule,	345,677 50	
Loans on collateral security, as per schedule,	10,475 00	
Cash deposited in Irving Nat'l Bank,	20,868 25	
Interest due and accrued,	1,562 27	
Premiums in course of collection (gross),	65,836 66	
Gross Assets,		$528,074 40

Liabilities.

Losses adjusted, unpaid,	$4,340 49	
claimed and reported,	7,470 46	
disputed or resisted,	2,000 00	
Unearned premiums on outstanding risks,	141,387 11	
Dividends to stockholders, unpaid,	50 00	
Due and accrued for rent, salaries, etc.,	775 00	
Commissions and brokerage,	11,306 61	
Return premiums,	100 23	
Gross Liabilities, except capital,		167,429 90
Surplus, as regards Policy-holders,		$360,644 50
Paid-up capital,		200,000 00
Surplus over Capital,		$160,644 50

Income.

Cash received for fire premiums,	$336,640 35	
Deduct re-insurance, rebate and return prem's,	20,241 53	
Net cash received for fire premiums,		$316,398 82
Interest received on bonds and mortgages,		5,821 05
Interest and dividends received from all other sources,		19,397 69
Income from all other sources,		966 02
Gross Cash Income,		$342,583 58

Expenditures.

Cash paid for fire losses,	$188,882 30	
Deduct salvage and re-insurance,	1,072 75	
Net cash paid for fire losses,		$187,809 55
Cash dividends paid,		49,950 00
paid for commissions and brokerage,		62,727 14
for salaries of officers and employés,		19,900 08
for state and local taxes,		801 65
for office, agency and incidental expenses,		17,809 76
Gross Cash Expenditures,		$338,998 18

* Value of lands mortgaged,	$95,500 00
Value of buildings thereon,	147,600 00
Total value of property mortgaged,	$243,100 00
Amount of insurance held as collateral,	77,600 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$32,773,152 40	$275,739 92
written during 1876,	41,821,698 26	337,430 19
Total,	$74,594,850 66	$613,170 11
Deduct risks expired and terminated,	36,029,886 50	336,629 13
In force at end of year,	$38,564,964 16	$276,540 98
Deduct amount re-insured,	604,817 33	2,571 86
Net amount in force,	$37,960,146 83	$273,969 12

Miscellaneous.

Premiums received from organization of company,	$2,967,885 39
Losses paid from organization of company,	1,594,224 35
Cash dividends declared from organization of company,	690,000 00
Losses incurred during the year,	177,476 78
Company's stock owned by directors,	105,850 00

CONNECTICUT FIRE INSURANCE COMPANY, HARTFORD, CT.

[Incorporated June, 1850. Commenced business July, 1850.]

Paid-up Capital, $1,000,000.

M. Bennett, Jr., *President.* *Secretary*, Charles R. Burt.

Office, No. 64 Pearl Street.

Attorney to accept service, Horace E. Darling, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, 6s,	$120,000 00	$140,400 00
" " 5-20 reg'd bonds,	22,000 00	25,740 00
" " 5-20 bonds, 1867,	8,000 00	9,360 00
Connecticut state bonds,	30,000 00	33,600 00
New Britain city water bonds,	15,000 00	16,200 00
Hartford city bonds,	16,000 00	16,800 00
" " school bonds,	3,500 00	3,780 00
Columbus, Ohio, city bonds,	25,000 00	26,500 00
Middletown, Conn., city bonds,	10,000 00	10,300 00
" " "	10,000 00	10,600 00
Newark, Ohio, city bonds,	9,000 00	9,450 00
Toledo B'd of Education bonds,	10,000 00	11,000 00
Erie (Penn.) consolidated bonds,	10,000 00	10,300 00
Cin. and Indianapolis R. R. bonds,	10,000 00	9,300 00
Mich. Cent'l R. R. bonds,	20,000 00	20,400 00
Jackson, L. and S. R. R. bonds,	40,000 00	38,000 00
Chicago and Iowa R. R. bonds,	20,000 00	18,000 00
Bur. and Mo. River R. R. bonds,	10,000 00	10,000 00

N. Y., N. H. and H. R. R. bonds,	$40,000 00	$43,200 00
Tiffin, Ohio, Gas Co. bonds,	25,000 00	25,750 00
Imp. and Traders' Nat'l Bank stock, N. Y.,	23,800 00	47,600 00
Fulton Nat'l Bank stock, N. Y.,	6,900 00	10,350 00
Farmers and Mech. Nat'l Bank stock, Hartf'd,	26,800 00	34,840 00
Nat'l Exchange Bank stock, Hartford,	13,600 00	17,680 00
Hartford Nat'l Bank stock, Hartford,	30,000 00	48,000 00
First Nat'l Bank stock, Hartford,	20,000 00	22,000 00
Ætna Nat'l Bank stock, Hartford,	10,000 00	12,700 00
Phœnix Nat'l Bank stock, Hartford,	15,000 00	24,000 00
Charter Oak Nat'l Bank stock, Hartford,	8,300 00	11,205 00
Boston and Albany R. R. stock,	5,000 00	6,450 00
Pitts., Ft. Wayne and Chicago R. R. stock,	10,000 00	10,000 00
N. Y., N. H. and H. R. R. stock,	50,000 00	76,000 00
	$672,900 00	$[illegible]9,505 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds, 1881,	$31,590 00	$35,360 00
Valley R. R. 1st mort. bonds,	5,950 00	
Milw. and St. P. R. R. 1st mort. bonds,	1,020 00	500 00
Columbus G. L. and Coke Co.,	4,500 00	740 00
Farmers and Mech. Nat'l Bank,	5,200 00	3,700 00
Pitts., Ft. Wayne and Chicago R. R.,	1,000 00	800 00
Union Nat'l Bank, N. Y.,	5,525 00	2,460 00
N. Y., N. H. and H. R. R.,	7,000 00	5,180 00
United States bonds, 1867,	2,340 00	2,000 00
American Screw Co. stock, Prov.,	7,200 00	1,200 00
" " "	6,000 00	2,500 00
Morris and Essex R. R. stock,	3,220 00	2,664 00
Hartford Trust Co. stock,	2,790 00	700 00
N. Y., N. H. and H. R. R. stock,	2,430 00	2,072 00
Middlesex Co. Nat'l Bank stock,	1,300 00	
Hartford Bridge Co. stock,	2,640 00	1,480 00
The Collins Co. stock,	930 00	562 00
Burlington (Iowa) city bonds,	2,000 00	1,600 00
Hartford Nat'l Bank stock,	1,920 00	1,250 00
Orient Ins. Co. stock,	665 00	400 00
Frank Eidelmeyer, Ind'apolis, trust deed, First mort. bonds,	2,000 00	1,400 00
United States bonds, 1881,	585 00	500 00
Conn. River Banking Co. stock,	1,000 00	640 00
State Bank stock,	1,250 00	740 00
Hartford city G. L. Co. stock,	1,675 00	1,480 00
Collins Co. stock,	590 00	480 00
N. Y. C. and H. R. R. stock,	7,000 00	4,960 00
Case, Lockwood and Brainard Co. stock,	7,000 00	1,850 00
Farmers and Mech. Nat'l Bank stock,	8,300 00	3,700 00
Nat'l Fire Ins. Co. stock,	790 00	400 00

Ætna Nat'l Bank stock,	$635 00	$400 00
First Nat'l Bank stock, Suffield,	2,000 00	1,840 00
United States 5-20 bonds, 1865,	2,200 00	1,850 00
Conn. Trust and S. D. Co. stock,	1,980 00	1,850 00
City Nat'l Bank stock,	558 00	
Willimantic Linen Co. stock,	1,700 00	1,110 00
N. Y., N. H. and H. R. R. stock,	1,500 00	1,200 00
" " "	3,000 00	2,640 00
Hartford Carpet Co. stock,	7,350 00	4,100 00
N. Y., N. H. and H. R. R. stock,	3,000 00	740 00
Hartf. and N. Y. Steamboat Co. pref'd stock,	3,100 00	1,480 00
Indianapolis and Cin. R. R. bonds,	1,860 00	740 00
West Middle School bonds, Hartf.,	1,080 00	
Hartf., Prov. and Fishkill R. R. bonds,	2,120 00	3,000 00
Indiana Central Railroad bonds,	1,000 00	
N. Y., N. H. and H. R. R. stock,	7,500 00	3,800 00
Conn. Valley R. R. bonds,	1,500 00	800 00
Hartford City G. L. stock,	1,760 00	3,200 00
N. Y., N. H. and H. R. R. stock,	1,800 00	
Hartford Trust Co. stock,	6,300 00	4,736 00
N. Y., N. H. and H. R. R. stock,	7,500 00	6,500 00
" " "	17,250 00	
Phœnix Nat'l Bank stock,	8,000 00	16,500 00
Conn. River Banking Co. stock,	2,300 00	
	$212,403 00	$137,804 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$92,500 00	
Stocks, bonds, etc., as per schedule,	809,505 00	
Loans on collateral security, as per schedule,	137,804 00	
Cash in the office of the company,	2,438 77	
deposited in bank,	290,134 16	
Premiums in course of collection (net),	30,461 90	
Gross Assets,		$1,362,843 83

Liabilities.

Losses claimed and reported,	$15,475 00	
disputed or resisted,	5,000 00	
Unearned premiums on outstanding risks,	158,394 87	
Gross Liabilities, except capital,		178,869 87
Surplus as regards Policy-holders,		$1,183,973 96
Paid-up capital,		1,000,000 00
Surplus over Capital,		$183,973 96

* Value of lands mortgaged,	$158,300 00
Value of buildings thereon,	106,700 00
Total value of property mortgaged,	$265,000 00
Amount of insurance held as collateral,	104,800 00

Income.

Cash received for fire premiums,	$303,561 53	
Deduct re-insurance, rebate and return prem's,	35,680 77	
Net cash received for fire premiums,		$267,880 76
Interest and dividends received from all sources,		55,801 66
Received for increased capital,	$500,000 00	
Gross Cash Income,		$323,682 42

Expenditures.

Cash paid for fire losses,	$139,278 41	
Deduct salvage and re-insurance,	6,953 65	
Net cash paid for fire losses,		$132,324 76
Cash dividends paid,		190,000 00
paid for commissions and brokerage,		41,950 90
for salaries of officers and employés,		16,750 00
for state and local taxes,		7,622 90
for office, agency and incidental expenses,		15,627 11
Gross Cash Expenditures,		$404,275 67

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$27,067,100 00	$333,030 47
written during 1876,	25,791,500 00	296,445 51
Total,	$52,858,600 00	$629,475 98
Deduct risks expired and terminated,	26,609,100 00	318,775 92
In force at end of year,	$26,249,500 00	$310,700 06
Deduct amount re-insured,	944,100 00	10,708 18
Net amount in force,	$25,305,400 00	$299,991 88

Miscellaneous.

Premiums received from organization of company,	$1,683,064 98
Losses paid from organization of company,	774,180 20
Cash dividends declared from organization of company,	355,000 00
Dividends declared during the year (19 per cent.),	190,000 00
Losses incurred during the year,	135,949 43
Company's stock owned by directors,	250,400 00

CONTINENTAL INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated November, 1852. Commenced business January, 1853.]

PAID-UP CAPITAL, $1,000,000.

GEORGE T. HOPE, *President.* *Secretary*, CYRUS PECK.

Office, Nos. 100 and 102 Broadway.

Attorney to accept service, ALBERT BOWKER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
250	shares American Exchange Nat'l Bank,	$25,000 00	$26,250 00
5	" Bank of America,	500 00	675 00
20	" Bank of Commerce,	2,000 00	2,200 00
35	" Dry Goods Bank,	3,500 00	2,625 00
1140	" Mechanics' Nat'l Bank,	28,500 00	39,900 00
500	" Merchants' Nat'l Bank,	25,000 00	29,250 00
250	" Mercantile Nat'l Bank,	25,000 00	26,250 00
250	" Metropolitan Nat'l Bank,	25,000 00	31,750 00
100	" Nassau Bank,	10,000 00	10,000 00
1250	" Phenix Nat'l Bank,	25,000 00	22,500 00
175	" St. Nicholas Nat'l Bank,	17,500 00	17,500 00
200	" Central Trust Co.,	20,000 00	21,600 00
200	" Del. and Hudson Canal Co.,	20,000 00	14,000 00
20	" N. Y. Guaranty and Indemnity Co.,	2,000 00	1,200 00
1000	" N. Y. and Harlem R. R. Co.,	50,000 00	70,000 00
Alabama state bonds,		10,000 00	3,000 00
South Carolina state bonds, 6s,		11,500 00	5,750 00
Tennessee state bonds, 6s (old),		20,000 00	8,600 00
" " " 6s,		6,000 00	2,580 00
United States reg'd bonds, 6s, '81,		100,000 00	114,000 00
" " currency bonds, 6s,		400,000 00	488,000 00
		$826,500 00	$937,630 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
16	shares Hanover Nat'l Bank,	$1,360 00	$800 00
50	" Metropolitan Nat'l Bank,	6,350 00	10,000 00
50	" Central Nat'l Bank,	3,750 00	
25	" Fulton Bank, Brooklyn,	1,406 25	
10	" Ridgewood Ins. Co.,	1,100 00	
191	" U. S. Life Ins. Co.,	16,712 50	9,000 00
30	" Nassau Bank,	3,000 00	2,700 00
50	" " "	5,000 00	4,500 00
1000	" Panama R. R. Co.,	126,000 00	100,000 00
50	" N. Y. Central and H. R. R. R.,	5,000 00	4,000 00
100	" " " " "	10,000 00	5,000 00
140	" 42d St. and Grand St. Ferry R. R. Co.,	17,500 00	18,000 00
41	" Manhattan G. L. Co.,	4,920 00	
10	" United States Trust Co.,	3,500 00	1,600 00

225	shares	Brooklyn city R. R. Co.,	$4,050 00	$2,000 00
5	"	Amity Ins. Co.,	400 00	1,050 00
10	"	Home Life Ins. Co., Brooklyn,	1,500 00	
310	"	Phenix Nat'l Bank,	5,580 00	5,000 00
150	"	St. Nicholas Nat'l Bank,	15,000 00	13,000 00
30	"	Mechanics' Bank, Brooklyn,	2,400 00	1,200 00
			$234,528 75	$177,850 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.*

Cash value of unencumbered real estate,	$669,000 00	
Loans on mortgage of real estate (first liens),†	657,000 00	
Interest due or accrued thereon,	17,540 26	
Stocks, bonds, etc., as per schedule,	937,630 00	
Loans on collateral security, as per schedule,	177,850 00	
Cash in the office of the company,	3,148 28	
deposited in various banks,	379,390 03	
Interest due and accrued,	5,964 98	
Premiums in course of collection (gross),	179,061 52	
Rents due and accrued,	13,500 00	
Gross Assets,		‡$3,040,085 07

LIABILITIES.

Losses adjusted, unpaid,	$71,199 31	
claimed and reported,	102,630 40	
disputed or resisted,	18,755 48	
Total amount of losses,	$192,585 19	
Less re-insurance,	85 61	
Net amount of unpaid losses,	$192,499 58	
Unearned premiums on outstanding risks,	930,107 84	
Unpaid scrip ordered to be redeemed,	23,891 00	
Interest due or accrued on scrip,	12,547 00	
Dividends to stockholders unpaid,	1,005 45	
Commissions and brokerage,	36,019 07	
Gross Liabilities, except capital and scrip,		1,196,069 94
Surplus as regards Policy-holders,		$1,844,015 13
Paid-up capital,	$1,000,000 00	
Scrip outstanding, not ordered to be redeemed,	58,725 00	
		1,058,725 00
Surplus over Capital and Scrip,		$785,290 13

* The company holds, also, instalment premium notes to the amount of $1,092,178.96, which do not enter into nor form any part of the assets of the company, as no portion of them is earned; whatever value might be attached to them would necessarily be counterbalanced by the addition of an exactly equal amount to the re-insurance liability, the entire sum consisting of "unearned premiums."

† Value of lands mortgaged,	$963,825 00
Value of buildings thereon,	988,250 00
Total value of property mortgaged,	$1,952,075 00
Amount of insurance held as collateral,	606,650 00

‡ Including $335,750 special reserve fund, held under New York law.

Income.

Cash received for fire premiums,		$1,568,515 87
Deduct re-insurance, rebate and return prem's,		165,705 92
Net cash received for fire premiums,		$1,402,809 95
Interest received on bonds and mortgages,		41,362 65
and dividends received from all other sources,		72,754 36
Income from all other sources; viz., rents, $42,479.55; premium on gold, $512.43,		42,991 98
Gross Cash Income,		$1,559,918 94

Expenditures.

Cash paid for fire losses,	$670,450 43	
Deduct salvage and re-insurance,	5,558 52	
Net cash paid for fire losses,		$664,891 91
Cash dividends paid,		113,714 33
Interest paid scripholders,		1,339 94
Cash paid for redemption of scrip,		
for commission and brokerage,		247,438 08
for salaries of officers and employés,		168,637 88
for state and local taxes,		37,006 63
for office, agency and incidental expenses,		120,682 64
Gross Cash Expenditures,		$1,353,711 41

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$195,168,042 00	$1,582,818 12
written during 1876,	199,814,449 00	1,426,301 76
Total,	$394,982,491 00	$3,009,119 88
Deduct risks expired and terminated,	183,873,058 00	1,370,203 13
In force at end of year,	$211,109,433 00	$1,638,916 75
Deduct amount re-insured,	3,892,813 00	23,491 81
Net amount in force,	$207,216,620 00	$1,615,424 94

Miscellaneous.

Premiums received from organization of company,	$16,045,975 76
Losses paid from organization of company,	8,747,190 88
Cash dividends declared from organization of company,	2,755,497 36
Dividends declared during the year,	114,500 00
Losses incurred during the year,	688,557 06
Company's stock owned by directors,	320,400 00

DELAWARE MUTUAL SAFETY INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 10, 1835. Commenced business August 6, 1835.]

PAID-UP CAPITAL, $360,000.

THOMAS C. HAND, *President.* *Secretary*, HENRY LYLBURN.

Office at Philadelphia.

Attorney to accept service, W. V. HUTCHINGS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Pennsylvania state bonds, 6s,	$184,000 00	$206,325 00
Philadelphia city bonds, 6s,	325,000 00	366,800 00
New Jersey state bonds, 6s,	250,000 00	280,190 00
Pittsburgh city bonds, 7s,	100,000 00	107,000 00
Boston city bonds, 6s,	100,000 00	113,000 00
St. Louis city gold bonds, 6s,	50,000 00	54,000 00
Cincinnati city water bonds, 7s,	50,000 00	55,000 00
Penna. R. R. 1st mort. bonds, 6s,	20,000 00	21,400 00
Western Penna. R. R. mort. bonds, 6s, guar'd,	25,000 00	20,000 00
Tennessee state bonds, 6s,	44,000 00	19,800 00
380 shares Penna, R. R. Co.,	19,000 00	18,430 00
121 " North Penna. R. R. Co.,	6,050 00	5,808 00
American S. S. Co. bonds, 6s, guar'd,	40,000 00	32,800 00
Wm. Cramp and Sons' Dry Dock mort. bonds, 7s,	29,000 00	29,000 00
Stock and scrip of sundry corporations,	21,213 00	7,874 00
	$1,263,263 00	$1,337,427 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
1,875 shares Penna. and N. Y. Canal and R. R. Company,	$187,500 00	$150,000 00

SUMMARY OF ASSETS, OCTOBER 31, 1876.

Cash value of unencumbered real estate,	$120,000 00
Loans on mortgage of real estate (first liens),*	247,950 00
Interest due or accrued thereon,	3,021 00
Stocks, bonds, etc., as per schedule,	1,337,427 00
Loans on collateral security, as per schedule,	150,000 00
Cash in the office of the company,	243 03
deposited in various banks,	252,085 53
Interest due and accrued,	2,000 00
Premiums in course of collection (net),	44,320 22

* Value of lands mortgaged,	$255,700 00
Value of buildings thereon,	219,800 00
Total value of property mortgaged,	$475,500 00
Amount of insurance held as collateral,	172,500 00

Notes taken for marine and inland risks,	$217,174 93	
Re-insurance, etc.,	275 00	
Gross Assets,		$2,374,496 71

LIABILITIES.

Losses adjusted, unpaid,	$5,823 00	
claimed and reported,	75,236 00	
Unearned premiums on outstanding risks,	307,428 79	
Reclaimable on perpetual fire policies,	78,337 72	
Unpaid scrip ordered to be redeemed,	3,725 00	
Interest due or accrued on scrip, Dividends to stockholders unpaid,	5,025 20	
Due and accrued for rent, salaries, etc.,	1,100 00	
State and local taxes,	1,800 00	
Gross Liabilities, except capital and scrip,		478,475 71
Surplus as regards Policy-holders,		$1,896,021 00
Paid-up capital,	$360,000 00	
Scrip outstanding, not ordered to be redeemed,	1,099,720 00	
		1,459,720 00
Surplus over Capital and Scrip,		$436,301 00

INCOME.

Cash received for fire premiums,	$163,710 26	
Deduct re-insurance, rebate and return prem's,	8,090 00	
Net cash received for fire premiums,		$155,620 26
Cash received for marine and inland prem's,	$540,292 51	
Deduct re-insurance, rebate and return prem's,	63,003 38	
Net cash received for marine and inl'd prem's,		477,289 13
Unpaid premium notes received during the year,	$217,174 93	
Interest received on bonds and mortgages,		15,248 34
Interest and dividends received from all other sources,		89,898 97
Deposits received for perpetual fire risks,	$1,788 48	
Gross Cash Income,		$738,056 70

EXPENDITURES.

Cash paid for fire losses,	$46,371 88	
Deduct salvage and re-insurance,	620 01	
Net cash paid for fire losses,		$45,751 87
Cash paid for marine and inland losses,	$289,173 52	
Deduct salvage and re-insurance,	13,300 12	
Net cash paid for marine and inland losses,		275,873 40
Cash dividends paid,		105,098 80
paid for redemption of scrip,		184,080 00
for commissions and brokerage,		7,650 00
for salaries of officers and employés,		60,986 03

Cash paid for state and local taxes,		$12,198 14
for rent and incidental expenses,		21,694 38
Deposits returned on perpetual fire risks,	$411 98	
Gross Cash Expenditures,		$713,332 62

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding October 31, 1875,	$26,003,208 00	$306,594 73
written during the year,	20,927,272 00	163,710 26
Total,	$46,930,480 00	$470,304 99
Deduct risks expired and terminated,	21,916,693 00	182,176 71
In force at end of year,	$25,013,787 00	$288,128 28
Deduct amount re-insured,	152,000 00	1,175 00
Net amount in force Oct. 31, 1876,	$24,861,787 00	$286,953 28
Marine risks outstanding October 31, 1875,	$11,745,559 00	$219,098 10
written during the year,	43,664,354 00	537,131 50
Total,	$55,409,913 00	$756,229 60
Deduct risks expired and terminated,	44,786,087 00	554,793 51
In force Oct. 31, 1876,	$10,623,826 00	$201,436 09

MISCELLANEOUS.

Losses incurred during the year,	$355,671 27
Company's stock owned by directors,	42,125 00

ENTERPRISE FIRE AND MARINE INSURANCE COMPANY, CINCINNATI, OHIO.

[Incorporated December, 1865. Commenced business December, 1865.]

PAID-UP CAPITAL, $300,000.

JOHN W. HARTWELL, *President.* *Secretary*, J. W. MCCORD.

Office, No. 82 West Third Street.

Attorney to accept service, W. B. SEARS, *Brookline.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$60,000 00	$66,600 00
" " 10-40 bonds,	50,000 00	57,125 00
Alabama state bonds,	10,000 00	4,000 00
Cin., Hamilton and Dayton R. R. stock,	15,000 00	5,250 00
Cin. Underwriters' Wrecking Co. stock,	2,000 00	2,000 00
	$137,000 00	$134,975 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$157,927 81	
Loans on mortgage of real estate (first liens),*	57,933 68	
Interest due or accrued thereon,	3,048 20	
Stocks, bonds, etc., as per schedule,	134,975 00	
Cash in the office of the company,	2,327 52	
deposited in Commercial Bank of Cinn.,	35,667 91	
Interest due and accrued,	716 66	
Premiums in course of collection (gross),	15,675 74	
Notes taken for marine and inland risks,	21,330 20	
Salvage on losses paid, $5,000; rents due and accrued, $823.66,	5,823 66	
Gross Assets,		$435,426 38

Liabilities.

Losses adjusted, unpaid,	$852 27	
claimed and reported,	8,411 00	
disputed or resisted,	12,000 00	
Unearned premiums on outstanding risks,	67,301 94	
Due and accrued for rent, salaries, etc.,	833 33	
State and local taxes,	2,666 94	
Commissions and brokerage,	212 46	
Gross Liabilities, except capital,		92,277 94
Surplus as regards Policy-holders,		$343,148 44
Paid-up capital,		300,000 00
Surplus over Capital,		$43,148 44

Income.

Cash received for fire premiums,	$80,716 83	
Deduct re-insurance, rebate and return prem's,	4,051 15	
Net cash received for fire premiums,		$76,665 68
Cash received for marine and inland prem's,	$55,927 86	
Deduct re-insurance, rebate and return prem's,	1,649 68	
Net cash received for marine and inl'd prem's,		54,278 18
Unpaid premium notes received during the year, $34,986 40		
Interest received on bonds and mortgages,		14,518 95
Interest and dividends received from all other sources,		2,449 89
Income from rents,		13,361 90
Gross Cash Income,		$161,274 60

* Value of lands mortgaged,	$117,500 00
Value of buildings thereon,	55,500 00
Total value of property mortgaged,	$173,000 00
Amount of insurance held as collateral,	9,500 00

Expenditures.

Cash paid for fire losses,		$32,082 73
for marine and inland losses,	$27,051 45	
Deduct salvage and re-insurance,	474 38	
Net cash paid for marine and inland losses,		26,577 07
Cash dividends paid,		36,000 00
paid for commissions and brokerage,		11,038 11
for salaries of officers and employés,		13,840 00
for state and local taxes,		5,768 33
for office, agency and incidental expenses,		8,566 26
for ground rent,		7,000 00
Gross Cash Expenditures,		$140,872 50

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$7,812,018 99	$92,844 91
written during 1876,	6,803,385 50	82,782 25
Total,	$14,615,404 49	$175,627 16
Deduct risks expired and terminated,	7,837,746 69	82,774 47
In force at end of year,	$6,777,657 80	$92,852 69
Deduct amount re-insured,	62,900 00	923 37
Net amount in force,	$6,714,757 80	$91,929 32
Marine risks outstanding December 31, 1875,	$405,558 00	$36,983 80
written during 1876,	1,783,744 68	59,772 66
Total,	$2,189,302 68	$96,756 46
Deduct risks expired and terminated,	1,813,845 02	56,943 54
In force at end of year,	$375,457 66	$39,812 92
Deduct amount re-insured,	20,372 50	584 40
Net amount in force,	$355,085 16	$39,228 52

Miscellaneous.

Premiums received from organization of company,	$3,331,131 42
Losses paid from organization of company,	2,171,788 35
Cash dividends declared from organization of company,	138,000 00
Dividends declared during the year (12 per cent.),	36,000 00
Losses incurred during the year,	60,662 52
Company's stock owned by directors,	99,860 00

EQUITABLE FIRE INSURANCE COMPANY, NASHVILLE, TENN.

[Incorporated December 17, 1869. Commenced business July 1, 1871.]

PAID-UP CAPITAL, $220,000.

W. W. BERRY, *President.* *Secretary*, J. D. ANDERSON.

Office at Nashville.

Attorney to accept service, W. B. SEARS, *Brookline.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s,	$85,000 00	$96,050 00
" " " 5s,	15,000 00	16,800 00
Nashville city bonds, 6s,	28,400 00	23,645 00
Bedford county bonds, 10s,	12,000 00	12,000 00
Tennessee Manuf. Co. bonds, 10s,	20,000 00	20,000 00
Davidson county bonds, 6s,	18,000 00	18,000 00
Haywood county bonds, 8s,	22,000 00	22,000 00
Alabama state bonds,	10,000 00	3,300 00
Jackson city bonds, 10s,	5,120 00	5,120 00
Edgefield city bonds, 10s,	8,000 00	8,000 00
Cumberland Iron Works bonds, 10s,	10,000 00	6,000 00
Bullock county (Ala.) bonds, 8s,	250 00	250 00
Nash., Chatta. and St. Louis R. R. bonds, 7s,	33,000 00	28,050 00
	$266,770 00	$259,215 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$519 43	
Interest due or accrued thereon,	72 72	
Stocks, bonds, etc., as per schedule,	259,215 00	
Cash in the office of the company,	2,292 65	
deposited in various banks,	15,826 33	
Interest due and accrued,	9,632 72	
Premiums in course of collection (net),	27,165 27	
Gross Assets,		$314,724 12

LIABILITIES.

Losses adjusted, unpaid,	$5,893 12
claimed and reported,	6,030 00
disputed or resisted,	10,000 00
Total amount of losses,	$21,923 12
Less re-insurance and salvage claims,	6,363 00
Net amount of unpaid losses,	$15,560 12
Unearned premiums on outstanding risks,	67,229 01

* Value of lands mortgaged, ... $3,500 00

State and local taxes,	$5,433 05	
Gross Liabilities, except capital,		$88,222 18
Surplus as regards Policy-holders,		$226,501 94
Paid-up capital,		220,000 00
Surplus over Capital,		$6,501 94

INCOME.

Cash received for fire premiums,	$147,359 25	
Deduct re-insurance, rebate and return prem's,	16,766 34	
Net cash received for fire premiums,		$130,592 91
Interest received on bonds and mortgages,		109 30
Interest and dividends received from all other sources,		15,618 39
Gross Cash Income,		$146,320 60

EXPENDITURES.

Cash paid for fire losses,	$76,089 59	
Deduct salvage and re-insurance,	1,250 00	
Net cash paid for fire losses,		$74,839 59
Cash paid for commissions and brokerage,		19,210 12
for salaries of officers and employés,		9,761 73
for state and local taxes,		15,150 95
for office, agency and incidental expenses,		14,946 26
Gross Cash Expenditures,		$133,908 65

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$8,106,542 00	$133,472 86
written during 1876,	9,673,235 00	147,104 97
Total,	$17,779,777 00	$280,577 83
Deduct risks expired and terminated,	9,907,807 00	131,003 21
In force at end of year,	$7,871,970 00	$149,574 62
Deduct amount re-insured,	200,781 00	3,333 60
Net amount in force,	$7,671,189 00	$146,241 02

MISCELLANEOUS.

Premiums received from organization of company,	$589,287 89
Losses paid from organization of company,	278,965 88
Cash dividends declared from organization of company,	58,397 08
Losses incurred during the year,	71,762 71
Company's stock owned by directors,	35,090 00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1859. Commenced business September, 1860.]

PAID-UP CAPITAL, $200,000.

FRED. W. ARNOLD, *President.* *Secretary*, JAS. E. TILLINGHAST.

Office, No. 1 Custom House Street.

Attorney to accept service, HAMMOND VINTON, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
500 shares Old Nat'l Bank,	$50,000 00	$57,000 00
300 " Nat'l Bank of Commerce,	15,000 00	14,700 00
200 " American Nat'l Bank,	10,000 00	10,300 00
30 " Third Nat'l Bank,	3,000 00	3,750 00
100 " Butchers and Drovers' Bank,	5,000 00	3,000 00
100 " Manufacturers' Nat'l Bank,	10,000 00	12,200 00
100 " Union Bank,	5,000 00	4,800 00
100 " Fourth Nat'l Bank,	10,000 00	12,500 00
100 " First Nat'l Bank, Warren, R. I.,	10,000 00	10,000 00
Elizabeth city bonds, 7s,	25,000 00	25,000 00
Union Pacific R. R. 1st mort. bonds,	20,000 00	21,200 00
	$163,000 00	$174,450 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
48 shares Old Nat'l Bank,	$5,472 00	$5,232 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$120,000 00	
Loans on mortgage of real estate (first liens),*	15,000 00	
Stocks, bonds, etc., as per schedule,	174,450 00	
Loans on collateral security, as per schedule,	5,232 00	
Cash in the office of the company,	110 14	
deposited in Old Nat'l Bank, Prov.,	12,911 72	
Premiums in course of collection (gross),	11,711 75	
Bills receivable, $150; assignees' claim, $3,333.34; rents due and accrued, $2,010,	5,493 34	
Gross Assets,		$344,908 95

LIABILITIES.

Losses claimed and reported,	$8,068 00
Unearned premiums on outstanding risks,	60,375 00

* Value of lands mortgaged,	$10,000 00
Value of buildings thereon,	15,000 00
Total value of property mortgaged,	$25,000 00
Amount of insurance held as collateral,	8,000 00

Dividends to stockholders unpaid,	$240 00	
Due and accrued for rent, salaries, etc.,	700 00	
State and local taxes,	500 00	
Commissions and brokerage,	2,000 00	
Gross Liabilities, except capital,		$71,883 00
Surplus as regards Policy-holders,		$273,025 95
Paid-up capital,		200,000 00
Surplus over Capital,		$73,025 95

Income.

Cash received for fire premiums,	$114,538 92	
Deduct re-insurance, rebate and return prem's,	12,599 65	
Net cash received for fire premiums,		$101,939 27
Cash received for marine and inland premiums,	$11,862 33	
Deduct re-insurance, rebate and return prem's,	107 70	
Net cash received for marine and inl'd prem's,		11,754 63
Interest received on bonds and mortgages,		1,050 00
Interest and dividends received from all other sources,		11,948 79
Income from rents,		7,775 00
Income from all other sources,		11 70
Gross Cash Income,		$134,479 39

Expenditures.

Cash paid for fire losses,	$40,990 05	
Deduct salvage,	73	
Net cash paid for fire losses,		$40,989 32
Cash paid for marine and inland losses,		12,073 36
dividends paid,		24,916 40
paid for commissions and brokerage,		17,557 73
salaries, office, agency and incidental expenses,		17,077 03
for state and local taxes,		5,063 20
for all other items; viz., building expenses, $2,978.23; insurance, $35,		3,013 23
Gross Cash Expenditures,		$120,690 27

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$9,396,862 05	$138,358 20
written during 1876,	9,004,989 25	114,538 92
Total,	$18,401,851 30	$252,897 12
Deduct risks expired and terminated,	9,778,966 00	133,559 57
In force at end of year,	$8,622,885 30	$119,337 55
Deduct amount re-insured,	89,209 50	1,207 38
Net amount in force,	$8,533,675 80	$118,130 17

Marine risks outstanding Dec. 31, 1875, .	$85,727 45	$1,324 97
written during 1876, . .	1,450,516 96	11,862 33
Total, ...	$1,536,244 41	$13,187 30
Deduct risks expired and terminated, .	1,465,956 21	12,049 23
In force at end of year, ...	$70,288 20	$1,138 07
Deduct amount re-insured, . . .	3,708 00	37 08
Net amount in force, ...	$66,580 20	$1,100 99

MISCELLANEOUS.

Premiums received from organization of company, .	$1,303,165 11
Losses paid from organization of company, ...	1,033,058 87
Cash dividends declared from organization of company, .	228,000 00
Dividends declared during the year (12 per cent.), . .	24,000 00
Losses incurred during the year, ...	49,855 92
Company's stock owned by directors, ...	40,580 00

EXCHANGE FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 9, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, $200,010.

RICHARD C. COMBES, *President.* *Secretary*, GEO. W. MONTGOMERY.

Office, No. 172 Broadway.

Attorney to accept service, H. V. FREEMAN, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States coupon bonds, 1867, . . .	$100,000 00	$113,000 00
" " registered bonds, 1881, . .	40 000 00	45,200 00
	$140,000 00	$158,200 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States 5-20 bonds, ...	$650 00	$500 00
" " " "	1,300 00	
Butchers and Drovers' Bank stock, . . .	1,550 00	
Bowery Nat'l Bank stock, ...	825 00	4,000 00
East River Nat'l Bank stock, ...	380 00	
Citizens' Bank stock, ...	1,875 00	
Oriental Bank stock, ...	800 00	
Rutgers Fire Ins. Co. stock, ...	3,600 00	5,000 00
N. Y. Equitable Fire Ins. Co. stock, . . .	2,100 00	
Erie R. R. 4th mort. bonds, ...	6,000 00	5,000 00
Brooklyn water loan bonds, ...	1,000 00	600 00

Brewers and Maltsters' Fire Ins. Co. stock,	$450 00	$250 00
Ætna Fire Ins Co. stock,	500 00	1,250 00
Irving Fire Ins. Co. stock,	1,050 00	
Manhattan Life Ins. Co. stock,	7,500 00	2,000 00
Atlantic Ave. R. R. bonds,	850 00	600 00
Bull's Head Bank stock,	300 00	100 00
Rutgers Fire Ins. Co. stock,	2,700 00	1,500 00
St. Nicholas Fire Ins. Co. stock,	775 00	500 00
Knickerbocker Ice Co. bonds,	8,000 00	4,000 00
Continental Nat'l Bank stock,	1,050 00	600 00
Home Ins. Co. stock,	550 00	700 00
Metropolitan Nat'l Bank stock,	375 00	
Knickerbocker Ice Co. stock,	1,760 00	1,500 00
Sterling Fire Ins. Co. stock,	530 00	400 00
Illinois Central R. R. stock,	3,275 00	3,000 00
Manhattan Fire Ins. Co. stock,	1,875 00	1,500 00
Empire Transportation Co. stock,	250 00	
American Exch. Bank stock,	1,050 00	1,150 00
Nat'l Bank of Commerce stock,	540 00	
Chicago and Alton R. R. stock,	2,500 00	2,100 00
N Y. Equitable Fire Ins. Co. stock,	1,662 50	2,700 00
Wells & Fargo Express Co. stock,	2,250 00	
Illinois Central R. R. stock,	3,275 00	2,400 00
Wells & Fargo Express Co. stock,	2,250 00	
Harlem Gas Light Co. stock,	3,100 00	2,000 00
	$68,497 50	$43,350 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*		$150,450 00
Interest due or accrued thereon,		3,624 21
Stocks, bonds, etc., as per schedule,		158,200 00
Loans on collateral security, as per schedule,		43,350 00
Cash in the office of the company,		3,898 66
deposited in bank,		23,744 70
Interest due and accrued,		769 03
Premiums in course of collection (gross),		13,698 27
Rents due and accrued,		812 50
Premiums more than 3 mos. due,	$2,873 58	
Gross Assets,		$398,547 37

Liabilities.

Losses claimed and reported,	$1,000 00
disputed or resisted,	2,000 00

* Value of lands mortgaged,	$154,500 00
Value of buildings thereon,	200,000 00
Total value of property mortgaged,	$354,500 00
Amount of insurance held as collateral,	149,050 00

Unearned premiums on outstanding risks,	$58,368 52	
Dividends to stockholders unpaid,	306 00	
Due and accrued for rent, salaries, etc.,	1,333 34	
Commissions and brokerage,	923 01	
Return premiums, etc.,	1,147 58	
Gross Liabilities, except capital,		$65,078 45
Surplus as regards Policy-holders,		$333,468 92
Paid-up capital,		200,010 00
Surplus over Capital,		$133,458 92

INCOME.

Cash received for fire premiums,	$154,719 68	
Deduct re-insurance, rebate and return prem's,	12,169 37	
Net cash received for fire premiums,		$142,550 31
Cash received for marine and inland prem's,	$985 50	
Deduct re-insurance, rebate and return prem's,	106 50	
Net cash received for marine and inl'd prem's,		879 00
Interest received on bonds and mortgages,		10,364 68
Interest and dividends received from all other sources,		13,917 99
Income from all other sources; viz., rents,		3,520 83
Gross Cash Income,		$171,232 81

EXPENDITURES.

Cash paid for fire losses,	$79,404 89
dividends paid,	40,002 00
paid for commissions and brokerage,	19,233 61
for salaries of officers and employés,	24,300 00
for state and local taxes,	3,698 82
for office, agency and incidental expenses,	14,917 02
Gross Cash Expenditures,	$181,556 34

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$18,464,399 00	$137,745 22
written during 1876,	21,948,550 00	143,672 90
Total,	$40,412,949 00	$281,418 12
Deduct risks expired and terminated,	23,105,724 00	150,308 24
In force at end of year,	$17,307,225 00	$131,109 88
Deduct amount re-insured,	92,875 00	579 82
Net amount in force,	$17,214,350 00	$130,530 06
Marine risks outstanding Dec. 31, 1875,	$9,000 00	$360 00
written during 1876,	41,800 00	881 50
Total,	$50,800 00	$1,241 50
Deduct risks expired and terminated,	41,000 00	1,044 50
In force at end of year,	$9,800 00	$197 00

MISCELLANEOUS.

Premiums received from organization of company,	$2,221,589 19
Losses paid from organization of company,	1,329,968 99
Cash dividends declared from organization of company,	192,606 00
Dividends declared during the year (20 per cent.),	40,002 00
Losses incurred during the year,	60,053 59
Company's stock owned by directors,	110,820 00

FAIRFIELD FIRE INSURANCE COMPANY, SOUTH NORWALK, CONN.

[Incorporated July, 1869. Commenced business May, 1870.]

PAID-UP CAPITAL, $200,000.

WINFIELD S. HANFORD, *President.* *Secretary*, HENRY R. TURNER.

Office, South Norwalk.

Attorney to accept service, W. B. SEARS, *Brookline.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds, 1865,	$10,000 00	$11,337 50
Fairfield county coupon bonds, 7s,	10,000 00	10,500 00
Norwalk town coupon bonds, 6s,	3,000 00	3,000 00
St. Joseph city coupon bonds, 10s,	6,000 00	6,000 00
Sumner (Ill.) town coupon bonds, 8s,	4,000 00	3,600 00
Litchfield (Ill.) city coupon bonds, 8s,	2,000 00	1,800 00
Crawford county (Ill.) coupon bonds, 10s,	2,000 00	2,000 00
Portland (Ind.) town coupon bonds, 8s,	3,000 00	2,850 00
Vincennes (Ind.) city coupon bonds, 6s,	5,000 00	3,750 00
South Norwalk city loan,		4,070 51
Personal loan secured,		1,522 22
		$50,430 23

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares First Nat'l Bank, South Norwalk,	$1,100 00	$1,000 00
48 " Norwalk Lock Co.,	1,200 00	950 00
100 " Brooklyn City Railroad,	6,000 00	2,000 00
24 " Norwalk Steam F. Co.,	180 00	100 00
Park Avenue Railroad Co. bonds, 7s,	2,000 00	
15 shares Relief Fire Ins. Co., N. Y.,	675 00	2,000 00
5 " Resolute Fire Ins. Co., N. Y.,	400 00	
50 " Manuf. & Merchants' Bank,	2,000 00	
Cameron Coal Co. gold bonds, 6s,	1,800 00	3,692 28
Paid-up policy Mut. Life Ins. Co., N. Y.,	–	1,800 00
New Orleans city bonds, 6s,	1,400 00	1,000 00
256 shares Norwalk Lock Co.,	6,400 00	4,000 00
		$16,542 28

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$38,907 79	
Loans on mortgage of real estate (first liens),*	144,800 00	
Interest due or accrued thereon,	7,941 73	
Stocks, bonds, etc., as per schedule,	50,430 23	
Loans on collateral security, as per schedule,	16,542 28	
Cash in the office of the company,	8,028 51	
deposited in various banks,	15,090 69	
Interest due and accrued,	2,428 83	
Premiums in course of collection (gross),	20,310 84	
Rents due and accrued,	833 60	
Gross Assets,		$305,314 50

Liabilities.

Losses adjusted, unpaid,	$3,550 61	
claimed and reported,	1,625 00	
disputed or resisted,	1,450 00	
Total amount of losses,	$6,625 61	
Less re-insurance,	450 00	
Net amount of unpaid losses,	$6,175 61	
Unearned premiums on outstanding risks,	53,003 40	
Dividends to stockholders unpaid,	1,181 75	
Due and accrued for rent, salaries, etc.,	250 00	
Due for borrowed money,	7,500 00	
Commissions and brokerage,	2,279 94	
Gross Liabilities, except capital,		70,390 70
Surplus as regards Policy-holders,		$234,923 80
Paid-up capital,		200,000 00
Surplus over Capital,		$34,923 80

Income.

Cash received for fire premiums,	$148,867 86	
Deduct re-insurance, rebate and return prem's,	21,008 62	
Net cash received for fire premiums,		$127,859 24
Interest received on bonds and mortgages,		8,202 33
Interest and dividends received from all other sources,		4,615 01
Income from all other sources; viz., rents, $900; commissions, $1,174.90,		2,074 90
Gross Cash Income,		$142,751 48

* Value of lands mortgaged,	$139,000 00
Value of buildings thereon,	145,250 00
Total value of property mortgaged,	$284,250 00
Amount of insurance held as collateral,	103,100 00

Expenditures.

Cash paid for fire losses,	$107,032 84	
Deduct salvage and re-insurance,	8,267 39	
Net cash paid for fire losses,		$98,765 45
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		20,148 02
for salaries of officers and employés,		11,964 19
for state and local taxes,		3,863 34
for office, agency and incidental expenses,		13,956 86
Gross Cash Expenditures,		$168,697 86

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$8,927,647 00	$128,150 24
written during 1876,	12,781,174 00	148,867 86
Total,	$21,708,821 00	$277,018 10
Deduct risks expired and terminated,	12,483,452 00	169,038 32
In force at end of year,	$9,225,369 00	$107,979 78
Deduct amount re-insured,	447,128 00	6,672 87
Net amount in force,	$8,778,241 00	$101,306 91

Miscellaneous.

Premiums received from organization of company,	$858,950 39
Losses paid from organization of company,	530,682 92
Cash dividends declared from organization of company,	108,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	84,746 62
Company's stock owned by directors,	91,300 00

FARRAGUT FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated January 29, 1872. Commenced business January 30, 1872.]

Paid-up Capital, $200,000.

John M. Furman, *President.* *Secretary*, Samuel Darbee.

Office, No. 346 Broadway.

Attorney to accept service, William R. Horton, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 10-40 reg'd bonds,	$135,000 00	$153,056 25
" " 5-20 " "	50,000 00	55,125 00
100 shares Fourth Nat'l Bank,	10,000 00	10,000 00
	$195,000 00	$218,181 25

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
10 shares	Fourth Nat'l Bank,	$1,000 00	$1,000 00
15 "	Enterprise Ins. Co. (Cinn.),	300 00	
500 "	Manufacturers' Nat'l Bank,	13,500 00	10,000 00
10 "	Guardian Fire Ins. Co.,	900 00	500 00
175 "	Broadway R. R. Co.,	28,000 00	22,000 00
75 "	Brooklyn Ferry Co.,	11,250 00	
200 "	Fourth Nat'l Bank,	20,000 00	16,500 00
54 "	Manufacturers' Nat'l Bank,	1,458 00	1,400 00
200 "	Fourth Nat'l Bank,	20,000 00	12,000 00
40 "	Guaranty Fire Ins. Co.,	2,600 00	2,250 00
40 "	Broadway R. R. Co.,	6,400 00	13,000 00
1200 "	People's Gas Light Co.,	6,000 00	
People's Gas Light Co. bonds,		2,850 00	
100 shares	American Express Co.,	5,500 00	9,000 00
60 "	Adams Express Co.,	6,000 00	
		$125,758 00	$87,650 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*		$89,500 00
Interest due or accrued thereon,		2,047 50
Stocks, bonds, etc., as per schedule,		218,181 25
Loans on collateral security, as per schedule,		87,650 00
Cash in the office of the company,		807 24
deposited in various banks,		28,853 82
Interest due and accrued,		1,533 87
Premiums in course of collection (gross),		8,347 45
Office furniture,	$4,000 00	
Premiums more than 3 mos. due,	490 40	
Gross Assets,		$436,921 13

Liabilities.

Losses claimed and reported,		$6,650 00
disputed or resisted,		3,000 00
Unearned premiums on outstanding risks,		68,878 11
Due and accrued for rent, salaries, etc.,		2,333 33
Commissions and brokerage,		827 84
Gross Liabilities, except capital,		81,689 28
Surplus as regards Policy-holders,		$355,231 85
Paid-up capital,		200,000 00
Surplus over Capital,		$155,231 85

* Value of lands mortgaged, $68,000 00
Value of buildings thereon, 129,500 00
Total value of property mortgaged, $197,500 00
Amount of insurance held as collateral, 97,400 00

INCOME.

Cash received for fire premiums,	$136,233 44	
Deduct re-insurance, rebate and return prem's,	5,645 21	
Net cash received for fire premiums,		$130,588 23
Interest and dividends received from all sources,		22,740 63
Gross Cash Income,		$153,328 86

EXPENDITURES.

Net cash paid for fire losses,	$43,865 20
Cash dividends paid,	30,000 00
paid for commissions and brokerage,	10,245 98
for salaries of officers and employés,	21,716 66
for state and local taxes,	3,113 14
for office, agency and incidental expenses,	24,296 52
Gross Cash Expenditures,	$133,237 50

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$26,050,738 00	$147,344 11
written during 1876,	27,815,004 00	135,666 70
Total,	$53,865,742 00	$283,010 81
Deduct risks expired and terminated,	27,836,391 00	146,185 23
In force at end of year,	$26,029,351 00	$136,825 58
Deduct amount re-insured,	387,416 00	1,882 19
Net amount in force,	$25,641,935 00	$134,943 39

MISCELLANEOUS.

Premiums received from organization of company,	$719,509 90
Losses paid from organization of company,	199,391 71
Cash dividends declared from organization of company,	102,000 00
Dividends declared during the year (15 per cent.),	30,000 00
Losses incurred during the year,	50,105 38
Company's stock owned by directors,	101,000 00

FIRE ASSOCIATION OF PHILADELPHIA, PHILADELPHIA, PA.

[Incorporated March 27, 1820. Commenced business March 27, 1820.]

PAID-UP CAPITAL, $500,000.

WM. T. BUTLER, *President.* *Secretary*, JACOB H. LEX.

Office, No. 34 North Fifth Street.

Attorney to accept service, RICHARD POPE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Philadelphia city loan,	$400,000 00	$147,000 00
United States reg'd bonds,	550,000 00	620,900 00

Pittsburg city loan,	$50,000 00	$55,000 00
Camden city loan,	6,000 00	6,480 00
Masonic Temple loan,	20,000 00	22,000 00
Lehigh Valley R. R. bonds, 7s,	120,000 00	121,000 00
Lehigh Nav. Co. bonds,	100,000 00	100,000 00
Penn. R. R. bonds,	100,000 00	104,500 00
Phila. and Reading R. R. bonds,	10,000 00	6,500 00
Phila. and Erie R. R. bonds,	14,000 00	13,720 00
Catawissa R. R. bonds,	10,000 00	10,150 00
3000 shares Penn. R. R.,	150,000 00	145,125 00
1600 " Lehigh Coal and Nav. Co.,	80,000 00	50,400 00
2000 " Phila. and Reading R. R.,	100,000 00	40,000 00
331 " Phila., Ger. and Norrist'n R. R.,	16,550 00	32,934 50
70 " Chestnut Hill R. R.,	3,500 00	6,965 00
Philadelphia city warrants,	11,172 75	11,172 75
500 shares Fire Association, $157,500 00		
	$1,741,222 75	$1,793,847 25

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$57,120 70	
Loans on mortgage of real estate (first liens),*	1,386,161 77	
Interest due or accrued thereon,	22,960 20	
Stocks, bonds, etc., as per schedule,	1,793,847 25	
Cash deposited in Fidelity Trust Co.,	183,419 37	
Interest due and accrued,	23,960 20	
Premiums in course of collection (gross),	153,681 82	
Gross Assets,		$3,621,151 31

Liabilities.

Losses adjusted, unpaid,	$34,452 53	
claimed and reported,	60,196 00	
disputed or resisted,	9,591 52	
Unearned premiums on outstanding risks,	533,686 68	
Reclaimable on perpetual fire policies,	1,595,834 94	
Dividends to stockholders unpaid,	1,203 50	
State and local taxes,	3,116 97	
Commissions and brokerage,	27,464 00	
Ret'n prem's, $7,864.94; Re-ins. prem's, $261.22,	8,126 16	
Gross Liabilities, except capital,		2,273,672 30
Surplus as regards Policy-holders,		$1,347,479 01
Paid-up capital,		500,000 00
Surplus over Capital,		$847,479 01

* Value of lands mortgaged,	$1,480,000 00
Value of buildings thereon,	2,791,050 00
Total value of property mortgaged,	$4,271,050 00
Amount of insurance held as collateral,	1,112,050 00

Income.

Cash received for fire premiums,	$1,279,340 65	
Deduct re-insurance, rebate and return prem's,	131,257 50	
Net cash received for fire premiums,		$1,148,083 15
Interest received on bonds and mortgages,		92,334 20
Interest and dividends received from all other sources,		109,611 55
Income from all other sources; viz., tax on mortgages, $3,954.56; policy fees, etc., $2,131.50; transfers, $2,667,		8,753 06
Deposits received for perpetual fire risks,	$69,908 86	
Gross Cash Income,		$1,358,781 96

Expenditures.

Cash paid for fire losses,	$551,558 61
dividends paid,	200,000 00
paid for commissions and brokerage,	243,333 77
for salaries of officers and employés,	25,156 47
for state and local taxes,	40,661 79
for office, agency and incidental expenses,	24,537 03
Deposits returned on perpetual fire risks, $25,470 01	
Gross Cash Expenditures,	$1,085,247 67

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$136,990,166 00	$2,690,051 60
written during 1876,	101,332,871 00	1,279,340 65
Total,	$238,323,037 00	$3,969,392 25
Deduct risks expired and terminated,	79,259,207 00	1,222,202 64
In force at end of year,	$159,063,830 00	$2,747,189 61
Deduct amount re-insured,	423,800 00	4,088 66
Net amount in force,	$158,640,030 00	$2,743,100 95

Miscellaneous.

Premiums received from organization of company,	$6,292,360 00
Losses paid from organization of company,	2,374,351 42
Cash dividends declared from organization of company,	1,179,762 00
Dividends declared during the year (40 per cent.),	200,000 00
Losses incurred during the year,	575,210 00
Company's stock owned by directors,	118,000 00

FIREMEN'S INSURANCE COMPANY, NEWARK, N. J.

[Incorporated December 3, 1855. Commenced business December 3, 1855.]

PAID-UP CAPITAL, $400,000.

S. R. W. HEATH, *President.* *Secretary*, D. H. DUNHAM.

Office, No. 755 Broad Street.

Attorney to accept service, TIMOTHY T. SAWYER, Jr., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$50,000 00	$55,725 00
Morris and Essex R. R. stock,	11,800 00	11,210 00
First Nat'l Bank stock,	10,000 00	11,200 00
Newark City Nat'l Bank stock,	4,750 00	7,125 00
American Ins. Co. stock,	7,300 00	9,125 00
Newark City Ins. Co. stock,	3,750 00	3,937 50
Germania Ins. Co. stock,	2,000 00	2,100 00
	$89,600 00	$100,422 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$79,934 86	
Loans on mortgage of real estate (first liens),*	742,759 00	
Interest due or accrued thereon,	21,401 68	
Stocks, bonds, etc., as per schedule,	100,422 50	
Cash in the office of the company,	9,635 64	
deposited in Newark City Nat'l Bank,	14,191 77	
Premiums in course of collection (gross),	7,660 88	
Notes taken for marine and inland risks,	344 57	
Rents due and accrued,	1,086 66	
Gross Assets,		$977,437 56

LIABILITIES.

Losses adjusted, unpaid,	$86 00	
claimed and reported,	17,344 00	
Unearned premiums on outstanding risks,	125,550 54	
Reclaimable on perpetual fire policies,	273 60	
Unpaid scrip ordered to be redeemed,	3,379 00	
Interest due or accrued on scrip,	925 45	
Commissions and brokerage,	760 28	
Return premiums,	65 94	
Gross Liabilities, except capital and scrip,		148,384 81
Surplus as regards Policy-holders,		$829,052 75
Paid-up capital,	$400,000 00	
Scrip outstanding, not ordered to be redeemed,	3,379 00	
		403,379 00
Surplus over Capital and Scrip,		$425,673 75

* Value of property mortgaged, $2,000,000 00
Amount of insurance held as collateral, 1,219,792 00

Income.

Cash received for fire premiums,	$235,911 01	
Deduct re-insurance, rebate and return prem's,	9,423 66	
Net cash received for fire premiums,		$226,487 35
Unpaid premium notes received during the year,	$344 57	
Interest received on bonds and mortgages,		51,458 40
Interest and dividends received from all other sources,		5,413 25
Income from rents,		2,313 75
Gross Cash Income,		$285,672 85

Expenditures.

Cash paid for fire losses,	$76,620 89	
Deduct salvage and re-insurance,	2,163 66	
Net cash paid for fire losses,		$74,457 23
Cash dividends paid,		48,000 00
Interest paid scripholders,		788 17
Cash paid for redemption of scrip,		
for commissions and brokerage,		24,521 40
for salaries of officers and employés,		16,956 00
for state and local taxes,		2,837 66
for profits to participating policies,		31,420 95
for repairs and improvements,		1,076 89
for miscellaneous,		4,539 50
Gross Cash Expenditures,		$204,597 80

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$27,611,905 00	$250,966 79
written during 1876,	29,510,249 00	239,126 81
Total,	$57,122,154 00	$490,093 60
Deduct risks expired and terminated,	28,060,277 00	239,356 69
In force at end of year,	$29,061,877 00	$250,736 91
Deduct amount re-insured,	78,741 00	784 17
Net amount in force,	$28,983,136 00	$249,952 74

Miscellaneous.

Premiums received from organization of company,	$2,145,018 89
Losses paid from organization of company,	612,720 91
Cash dividends declared from organization of company,	294,500 00
Dividends declared during the year (12 per cent.),	48,000 00
Losses incurred during the year,	79,563 11
Company's stock owned by directors,	237,020 00

FIREMEN'S INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated 1825. Commenced business April 18, 1825.]

PAID-UP CAPITAL, $204,000.

JOHN F. HALSTED, *President.* *Secretary*, THADDEUS J. WHITLOCK.

Office, No. 153 Broadway.

Attorney to accept service, EDWARD STEARNS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$175,000 00	$201,225 00
Chicago and No. Western R. R. 1st mort. bond,	30,000 00	32,700 00
Bank of New York stock,	10,000 00	11,500 00
Metropolitan Nat'l Bank stock,	10,000 00	12,500 00
American Exch. Nat'l Bank stock,	10,000 00	10,500 00
	$235,000 00	$268,425 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$67,800 00	
Interest due or accrued thereon,	1,742 25	
Stocks, bonds, etc., as per schedule,	268,425 00	
Cash in the office of the company,	763 39	
deposited in various banks,	7,527 29	
Interest due and accrued,	900 00	
Premiums in course of collection (gross),	3,563 87	
Premiums more than 3 mos. due, $396 54		
Gross Assets,		$350,721 80

LIABILITIES.

Losses adjusted, unpaid,	$1,463 00	
claimed and reported,	2,000 00	
disputed or resisted,	2,500 00	
Unearned premiums on outstanding risks,	31,174 41	
Due and accrued for rent, salaries, etc.,	683 33	
Commissions and brokerage,	404 68	
Return premiums,	32 43	
Gross Liabilities, except capital,		38,257 85
Surplus as regards Policy-holders,		$312,463 95
Paid-up capital,		204,000 00
Surplus over Capital,		$108,463 95

* Value of lands mortgaged, $92,000 00
Value of buildings thereon, 75,000 00
Total value of property mortgaged, $167,000 00
Amount of insurance held as collateral, 57,975 00

Income.

Cash received for fire premiums,	$63,538 24	
Deduct re-insurance, rebate and return prem's,	3,066 87	
Net cash received for fire premiums,		$60,471 37
Interest received on bonds and mortgages,		4,662 38
Interest and dividends received from all other sources,		11,120 68
Gross Cash Income,		$76,254 43

Expenditures.

Cash paid for fire losses,	$18,301 81	
Deduct salvage and re-insurance,	499 67	
Net cash paid for fire losses,		$17,802 14
Cash dividends paid,		30,600 00
paid for commissions and brokerage,		5,428 09
for salaries of officers and employés,		13,800 06
for state and local taxes,		215 43
for office, agency and incidental expenses,		9,357 43
Gross Cash Expenditures,		$77,203 15

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$11,897,990 00	$75,330 61
written during 1876,	12,487,517 00	63,144 61
Total,	$24,385,507 00	$138,475 22
Deduct risks expired and terminated,	13,152,958 00	75,859 48
In force at end of year,	$11,232,549 00	$62,615 74
Deduct amount re-insured,	242,541 00	1,359 71
Net amount in force,	$10,990,008 00	$61,256 03

Miscellaneous.

Premiums received from organization of company,	$3,921,253 27
Losses paid from organization of company,	2,486,956 98
Cash dividends declared from organization of company,	1,256,698 17
Dividends declared during the year (15 per cent.),	30,600 00
Losses incurred during the year,	21,544 74
Company's stock owned by directors,	57,103 00

FIREMEN'S INSURANCE COMPANY, DAYTON, OHIO.

[Incorporated April, 1856. Commenced business 1856.]

PAID-UP CAPITAL, $250,000.

S. CRAIGHEAD, *President.* *Secretary*, J. S. MILES.

Office at Dayton.

Attorney to accept service, HENRY N. BAKER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$120,000 00	$140,662 50
" " funded loan, 5s,	30,000 00	33,600 00
Dayton (Ohio) city bonds,	31,400 00	32,525 00
Darke county (Ohio) bonds,	2,000 00	2,000 00
Music Hall Co.'s bonds,	6,000 00	6,000 00
Troy (Ohio) bonds,	10,000 00	10,000 00
Wapakonetta (Ohio) bonds,	5,000 00	5,000 00
Montgomery county (Ohio) bonds,	1,450 00	1,450 00
Auglaize county (Ohio) bonds,	1,500 00	1,500 00
135 shares Merchants' Nat'l Bank, Cincinnati,	13,500 00	15,930 00
22 " Dayton Nat'l Bank,	2,200 00	2,860 00
	$223,050 00	$251,527 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Eagle White Lead Co. (Cin.) stock,	$17,500 00	$10,000 00
Cooper Hydraulic Co. stock,	16,500 00	10,000 00
Farmers' Nat'l Bank (Greenville, O.) stock,	3,500 00	2,000 00
Dayton Nat'l Bank stock,	1,300 00	800 00
Second Nat'l Bank (Dayton) stock,	14,000 00	5,000 00
Farmers' Nat'l Bank (Greenville, O.) stock,	17,850 00	12,000 00
Merchants' Nat'l Bank (Dayton) stock, Second Nat'l Bank (Dayton) stock,	17,300 00	3,000 00
Little Miami R. R. stock,	1,000 00	1,000 00
Mortgage note,	1,000 00	429 47
	$89,950 00	$44,229 47

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$9,017 82
Loans on mortgage of real estate (first liens),*	54,719 87
Interest due or accrued thereon,	4,385 40
Stocks, bonds, etc., as per schedule,	251,527 50

* Value of lands mortgaged,	$142,800 00
Value of buildings thereon,	38,700 00
Total value of property mortgaged,	$181,500 00
Amount of insurance held as collateral,	18,800 00

Loans on collateral security, as per schedule,	$44,229 47	
Cash in the office of the company,	1,045 23	
deposited in various banks,	8,467 24	
Interest due and accrued,	1,926 15	
Premiums in course of collection (gross),	22,918 18	
Notes taken for marine and inland risks,	1,856 11	
Rents due and accrued, $150; due for re-insurance, $23,009.43,	23,159 43	
Gross Assets,		$423,252 40

Liabilities.

Losses adjusted, unpaid,	$2,720 00	
claimed and reported,	2,000 00	
disputed or resisted,	1,437 84	
Unearned premiums on outstanding risks,	75,920 81	
Dividends to stockholders unpaid,	50 00	
State and local taxes,	1,498 20	
Commissions and brokerage,	9,679 10	
Re-insurance due,	2,158 92	
Gross Liabilities, except capital,		95,464 87
Surplus as regards Policy-holders,		$327,787 53
Paid-up capital,		250,000 00
Surplus over Capital,		$77,787 53

Income.

Cash received for fire premiums,	$142,743 02	
Deduct re-insurance, rebate and return prem's,	19,460 78	
Net cash received for fire premiums,		$123,282 24
Interest received on bonds and mortgages,		6,543 89
Interest and dividends received from all other sources,		19,489 71
Income from rents,		75 00
Gross Cash Income,		$149,390 84

Expenditures.

Cash paid for fire losses,	$40,479 52
dividends paid,	25,057 00
paid for commissions and brokerage,	16,296 17
for salaries of officers and employés,	12,317 80
for state and local taxes,	3,561 51
for office, agency and incidental expenses,	10,144 31
Gross Cash Expenditures,	$107,856 31

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$11,437,706 00	$142,082 82
written during 1876,	10,090,540 00	123,282 24
Total,	$21,528,246 00	$265,365 06
Deduct risks expired and terminated,	6,964,360 00	111,983 73
In force at end of year,	$14,563,886 00	$153,381 33
Deduct amount re-insured,	97,444 00	1,071 89
Net amount in force,	$14,466,442 00	$152,309 44

Miscellaneous.

Premiums received from organization of company,	$1,003,364 00
Losses paid from organization of company,	322,128 58
Cash dividends declared from organization of company,	283,642 40
Dividends declared during the year (10 per cent.),	25,000 00
Losses incurred during the year,	43,543 43
Company's stock owned by directors,	67,980 00

FIREMAN'S FUND INSURANCE COMPANY, SAN FRANCISCO, CAL.*

[Incorporated May 31, 1863. Commenced business June 18, 1863.]

Paid-up Capital, $300,000.

David J. Staples, *President.* *Secretary*, George D. Dornin.

Office at San Francisco.

Attorney to accept service, William B. Sears, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States reg'd bonds,	$120,000 00	$128,400 00
South Carolina state bonds,	5,750 00	3,350 00
225 shares California Bank,	22,500 00	22,500 00
133 " First Nat'l Gold Bank,	13,300 00	13,300 00
Loans with mortgage security,	–	2,597 45
		$170,147 45

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States reg'd bonds,	$16,050 00	$15,000 00
175 shares Merchants' Exchange Bank,	14,000 00	10,000 00
100 " First Nat'l Gold Bank,	10,000 00	6,000 00
334 " California Powder Co.,	40,000 00	14,000 00
	$80,050 00	$45,000 00

* The business of this company is conducted on a gold basis.

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$225,000 00	
Loans on mortgage of real estate (first liens),*	152,564 31	
Interest due or accrued thereon,	966 76	
Stocks, bonds, etc., as per schedule,	170,147 45	
Loans on collateral security, as per schedule,	45,000 00	
Cash in the office of the company,	4,649 05	
deposited in various banks,	37,944 77	
Interest due and accrued,	675 83	
Premiums in course of collection (gross),	45,138 07	
Notes taken for marine and inland risks,	21,410 60	
Rents due and accrued,	125 00	
Gross Assets,		$703,621 84

Liabilities.

Losses adjusted, unpaid,	$11,124 44	
claimed and reported,	23,016 51	
disputed or resisted,	4,000 00	
Total amount of losses,	$38,140 95	
Less re-insurance,	2,675 00	
Net amount of unpaid losses,	$35,465 95	
Unearned premiums on outstanding risks,	262,990 49	
Dividends to stockholders unpaid,	1,242 49	
Commissions and brokerage,	261 04	
Bills payable,	1,469 68	
Gross Liabilities, except capital,		301,429 65
Surplus as regards Policy-holders,		$402,192 19
Paid-up capital,		300,000 00
Surplus over Capital,		$102,192 19

Income.

Cash received for fire premiums,	$463,032 92	
Deduct re-insurance, rebate and return prem's,	61,904 67	
Net cash received for fire premiums,		$401,128 25
Cash received for marine and inland prem's,	$134,327 84	
Deduct re-insurance, rebate and return prem's,	25,223 96	
Net cash received for marine and inl'd prem's,		109,103 88
Unpaid premium notes received during the year,	$21,410 60	
Interest and dividends received from all sources,		25,277 71
Income from all other sources; viz., rents, $22,334.50; marine policy fees, $189,		22,523 50
Gross Cash Income,		$558,033 34

* Total value of property mortgaged, ... $353,100 00
Amount of insurance held as collateral, ... 95,900 00

Expenditures.

Cash paid for fire losses,	$277,185 06	
Deduct salvage and re-insurance,	30,894 11	
Net cash paid for fire losses,		$246,290 95
Cash paid for marine and inland losses,	$113,573 55	
Deduct salvage and re-insurance,	37,771 47	
Net cash paid for marine and inland losses,		75,802 08
Cash dividends paid,		38,539 98
paid for commissions and brokerage,		62,307 89
for salaries of officers and employés,		43,065 00
for state and local taxes,		11,081 05
office, agency and incidental expenses,		77,775 20
Gross Cash Expenditures,		$554,862 15

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$28,585,745 00	$454,111 37
written during 1876,	35,302,261 00	493,308 21
Total,	$63,888,006 00	$947,419 58
Deduct risks expired and terminated,	36,902,738 00	496,427 50
In force at end of year,	$26,985,268 00	$450,992 08
Deduct amount re-insured,	2,370,443 00	30,429 26
Net amount in force,	$24,614,825 00	$420,562 82
Marine risks outstanding December 31, 1875,	$1,124,660 00	$76,489 70
written during 1876,	5,065,114 00	131,266 00
Total,	$6,189,774 00	$207,755 70
Deduct risks expired and terminated,	5,271,654 00	148,170 24
In force at end of year,	$918,120 00	$59,585 46
Deduct amount re-insured,	98,680 00	5,187 59
Net amount in force,	$819,440 00	$54,397 87

Miscellaneous.

Premiums received from organization of company,	$4,521,561 00
Losses paid from organization of company,	3,089,515 03
Cash dividends declared from organization of company,	652,000 00
Dividends declared during the year (13 per cent.),	39,000 00
Losses incurred during the year,	245,587 00
Company's stock owned by directors,	45,700 00

FRANKLIN FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated February 15, 1876. Commenced business April 1, 1876.]

PAID-UP CAPITAL, $200,000.

EDWARD HOTCHKISS, *President.* *Secretary*, R. M. G. DODGE.

Office, No. 348 Broadway.

Attorney to accept service, AUGUSTUS S. LOVETT, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$50,000 00	$58,000 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Pacific Ins. Co. stock,	$3,750 00	$1,000 00
Park Ins. Co. stock,	750 00	900 00
Ætna Ins. Co. stock, N. Y.,	1,000 00	
Farragut Ins. Co. stock,	1,350 00	1,000 00
Broadway and 7th Ave. R. R. bond,	15,000 00	10,000 00
United States 5-20 bond,	11,600 00	10,000 00
Importers and Traders' Nat'l Bank stock,	1,700 00	700 00
	$35,150 00	$23,600 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$137,000 00	
Interest due or accrued thereon,	882 00	
Stocks, bonds, etc., as per schedule,	58,000 00	
Loans on collateral security, as per schedule,	23,600 00	
Cash in the office of the company,	4,224 29	
deposited in bank,	12,433 12	
Interest due and accrued,	33 22	
Premiums in course of collection (net),	12,147 76	
Office furniture and fixtures,	$3,410 59	
Gross Assets,		$248,320 39

LIABILITIES.

Losses adjusted, unpaid,	$1,500 00	
claimed and reported,	3,650 00	
Unearned premiums on outstanding risks,	40,944 03	
Due and accrued for rent, salaries, etc.,	666 67	
Gross Liabilities, except capital,		46,760 70
Surplus as regards Policy-holders,		$201,559 69
Paid-up capital,		200,000 00
Surplus over Capital,		$1,559 69

* Value of lands mortgaged,	$159,000 00
Value of buildings thereon,	148,000 00
Total value of property mortgaged,	$307,000 00
Amount of insurance held as collateral,	101,000 00

Income.

Cash received for fire premiums,	$73,398 01	
Deduct re-insurance, rebate and return prem's,	2,314 53	
Net cash received for fire premiums,		$71,083 48
Interest received on bonds and mortgages,		3,058 00
Interest and dividends received from all other sources,		3,277 49
Gross Cash Income,		$77,418 97

Expenditures.

Cash paid for fire losses,	$10,355 45
paid for commissions and brokerage,	11,801 42
for salaries of officers and employés,	7,562 50
for all other items; viz., rent, $3,450; office, agency and incidental expenses, $2,731.60,	6,181 60
Gross Cash Expenditures,	$35,900 97

Risks and Premiums.

		Premiums.
Fire risks written during 1876,	$8,332,980 66	$88,256 39
Deduct risks expired and terminated,	1,212,712 08	6,743 41
In force at end of year,	$7,120,268 58	$81,512 98
Deduct amount re-insured,	53,000 00	366 46
Net amount in force,	$7,067,268 58	$81,146 52

Miscellaneous.

Premiums received from organization of company,	$73,398 01
Losses paid from organization of company,	10,355 45
Losses incurred during the year,	15,505 45
Company's stock owned by directors,	79,000 00

FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 22, 1829. Commenced business June, 1829.]

Office, No. 421 Walnut Street.

Paid-up Capital, $400,000.

Alfred G. Baker, *President.* *Secretary*, Theodore M. Reger.

Attorney to accept service, John C. Paige, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States coupon bonds, 1881,	$5,000 00	$5,712 50
" " reg'd " "	20,000 00	22,750 00
" " 5-20 reg'd bonds,	135,000 00	148,987 50
" " 10-40 reg'd bonds,	40,000 00	45,500 00

Alabama state bonds,	$10,000 00	$4,000 00
Mississippi state warrants,	15,000 00	12,750 00
New Jersey exempt. bonds,	5,000 00	5,300 00
Philadelphia city bonds, 6s,	50,000 00	56,250 00
Pittsburg city bonds, 7s,	10,000 00	11,000 00
Columbus city bonds, 8s,	10,000 00	11,000 00
" " " 7s,	5,000 00	5,250 00
Cincinnati city bonds, 6s,	6,000 00	5,880 00
" " " 7-30s,	4,000 00	4,320 00
Camden city bonds, 6s,	1,000 00	1,030 00
West Jersey R. R. bonds, 7s,	9,500 00	10,366 87
Phila. and Reading R. R. bonds, 6s,	5,000 00	3,500 00
" " " " 7s,	3,000 00	3,270 00
Penn. R. R. 1st mort. bonds,	15,000 00	15,525 00
Harrisburg, P., L. and Mt. Joy R. R. bonds,	25,000 00	26,000 00
Hestonville, M. and F. R. R. bonds,	8,000 00	7,760 00
American Steamship Co. bonds,	10,000 00	8,300 00
100 shares Commercial Nat'l Bank,	5,000 00	6,500 00
16 " Continental Hotel Co.,	1,600 00	1,488 00
	$398,100 00	$422,439 87

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
35 shares Penn. R. R. Co.,	$1,715 00	$1,500 00
Lehigh Valley R. R. bonds,	1,060 00	900 00
Hestonville, M. and F. R. R. bonds,	970 00	200 00
34 shares Metropolitan Nat'l Bank,	3,740 00	2,800 00
United States 5-20 bonds,	9,180 00	7,500 00
24 shares Commercial Nat'l Bank,	1,560 00	500 00
Phila. and Reading R. R. bonds,	1,400 00	1,000 00
30 shares Penn. R. R. Co.,	1,470 00	3,300 00
64 " Penn. Salt Manufacturing Co.,	4,736 00	
Wilmington and Reading R. R. 1st mort. bonds,	2,400 00	6,500 00
100 shares Penn. R. R. Co.,	4,900 00	
70 " W. Phila. R. R. Co.,	11,550 00	8,250 00
36 " Penn. R. R. Co.,	1,764 00	850 00
	$46,445 00	$33,300 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$142,000 00
Loans on mortgage of real estate (first liens),*	2,463,495 79
Interest due or accrued thereon,	38,227 86
Stocks, bonds, etc., as per schedule,	422,439 87
Loans on collateral security, as per schedule,	33,300 00
Cash in the office of the company,	36,022 53
deposited in various banks,	121,993 07

* Total value of property mortgaged,	$5,354,495 00
Amount of insurance held as collateral,	2,590,108 60

Interest due and accrued,	$1,062 00	
Notes taken for marine and inland risks,	93,968 07	
Due for deposit premiums,	356 25	
Gross Assets,		$3,352,865 44

LIABILITIES.

Losses adjusted, unpaid,	$62,635 70	
claimed and reported,	17,703 45	
disputed or resisted,	1,400 00	
Unearned premiums on outstanding risks,	656,708 72	
Reclaimable on perpetual fire policies,	1,443,626 02	
Dividends to stockholders unpaid,	928 00	
Surveys,	3,133 00	
Gross Liabilities, except capital,		2,186,134 89
Surplus as regards Policy-holders,		$1,166,730 55
Paid-up capital,		400,000 00
Surplus over Capital,		$766,730 55

INCOME.

Cash received for fire premiums,	$928,124 81	
Deduct re-insurance, rebate and return prem's,	109,057 61	
Net cash received for fire premiums,		$819,067 20
Interest received on bonds and mortgages,		137,596 94
Interest and dividends received from all other sources,		24,434 26
Income from all other sources; viz., rents, $448.55; surveys, $1,231; policies and transfers, $4,020.50; miscellaneous, $3,716.31,		9,416 36
Deposits received for perpetual fire risks,	$81,569 87	
Gross Cash Income,		$990,514 76

EXPENDITURES.

Cash paid for fire losses,	$467,127 47
dividends paid,	127,616 00
paid for commissions and brokerage,	128,680 93
for salaries of officers and employés,	102,139 38
for state and local taxes,	34,486 86
for office, agency and incidental expenses,	129,916 74
Deposits returned on perpetual fire risks, $47,888 38	
Gross Cash Expenditures,	$989,967 38

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$165,380,818 00	$2,885,305 65
written during 1876,	75,197,928 90	1,018,758 00
Total,	$240,578,746 90	$3,904,063 65
Deduct risks expired and terminated,	86,244,876 35	1,180,898 84
In force at end of year,	$154,333,870 55	$2,723,164 81

MISCELLANEOUS.

Premiums received from organization of company,	$18,311,160 91
Losses paid from organization of company,	10,364,284 59
Cash dividends declared from organization of company,	3,452,000 00
Dividends declared during the year (gold),	127,616 00
Company's stock owned by directors,	57,300 00

GERMANIA INSURANCE COMPANY, NEWARK, N. J.

[Incorporated March 17, 1870. Commenced business April 20, 1870.]

PAID-UP CAPITAL, $225,000.

JAMES F. PATERSON, *President.* *Secretary*, JULIUS B. BROSE.

Office at Newark.

Attorney to accept service, HERBERT H. WESTGATE, *Melrose.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$14,000 00	$16,604 38
" " 10-40 bonds,	32,000 00	37,847 50
Newark city war bonds,	500 00	525 00
	$46,500 00	$54,976 88

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
50 shares Penn. R. R. Co.,	$2,500 00	$1,800 00
10 " State Trust Co.,	1,000 00	700 00
10 " Second Nat'l Bank,	1,200 00	1,000 00
30 " Newark City Ins. Co.,	1,500 00	1,000 00
	$6,200 00	$4,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$76,079 79	
Loans on mortgage of real estate (first liens),*	127,685 00	
Interest due or accrued thereon,	5,761 72	
Stocks, bonds, etc., as per schedule,	54,976 88	
Loans on collateral security, as per schedule,	4,500 00	
Cash in the office of the company,	1,723 80	
deposited in various banks,	13,686 46	
Interest due and accrued,	127 37	
Premiums in course of collection (gross),	14,405 88	
Rents due and accrued,	307 00	
Office furniture and fixtures,	$2,984 11	
Gross Assets,		$299,253 90

* Value of lands mortgaged, $174,700 00
Value of buildings thereon, 150,000 00

Total value of property mortgaged, $324,700 00
Amount of insurance held as collateral, 135,850 00

Liabilities.

Losses adjusted, unpaid,	$4,906 55	
claimed and reported,	800 00	
disputed or resisted,	2,000 00	
Total amount of losses,	$7,706 55	
Salvage claims,	1,000 00	
Net amount of unpaid losses,	$6,706 55	
Unearned premiums on outstanding risks,	61,576 00	
Unpaid scrip ordered to be redeemed,	7 00	
Dividends to stockholders unpaid,	69 16	
Commissions and brokerage,	2,890 17	
Gross Liabilities, except capital,		$71,248 88
Surplus as regards Policy-holders,		$228,005 02
Paid-up capital,		225,000 00
Surplus over Capital,		$3,005 02

Income.

Cash received for fire premiums,	$148,133 85	
Deduct re-insurance, rebate and return prem's,	14,360 02	
Net cash received for fire premiums,		$133,773 83
Interest received on bonds and mortgages,		9,241 22
Interest and dividends received from all other sources,		2,034 20
Income from all other sources; viz., rents, $1,212.50; commissions, $531.87,		1,744 37
Received for increased capital,	$4,300 00	
Gross Cash Income,		$146,793 62

Expenditures.

Cash paid for fire losses,	$53,603 25	
Deduct salvage and re-insurance,	653 33	
Net cash paid for fire losses,		$52,949 92
Cash dividends paid,		22,790 00
paid for commissions and brokerage,		29,612 74
for salaries of officers and employés,		9,717 57
for state and local taxes,		4,314 64
for office, agency and incidental expenses,		12,516 51
Gross Cash Expenditures,		$131,901 38

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$8,216,073 00	$103,566 11
written during 1876,	12,708,687 00	144,813 34
Total,	$20,924,760 00	$248,379 45
Deduct risks expired and terminated,	10,201,025 00	123,467 10
In force at end of year,	$10,723,735 00	$124,912 35
Deduct amount re-insured,	284,607 00	3,459 06
Net amount in force,	$10,439,128 00	$121,453 29

MISCELLANEOUS.

Premiums received from organization of company,	$488,942 88
Losses paid from organization of company,	179,943 71
Cash dividends declared from organization of company,	70,584 85
Dividends declared during the year (10 per cent.),	22,500 00
Losses incurred during the year,	57,876 87
Company's stock owned by directors,	34,000 00

GERMANIA FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March, 1859. Commenced business March, 1859.]

PAID-UP CAPITAL, $500,000.

RUDOLPH GARRIGUE, *President.* *Secretary*, HUGO SCHUMANN.

Office, No. 175 Broadway.

Attorney to accept service, ISAAC J. BROWN, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 10-40 reg. bonds,	$475,000 00	$538,625 00
" " 5-20 reg. bonds,	90,000 00	105,525 00
" " " coupon bonds,	10,000 00	11,637 50
New York City Park bonds,	43,000 00	43,860 00
" " bonds,	25,000 00	27,375 00
" " assessment bonds,	6,000 00	6,300 00
" Co. Court-house stock,	15,000 00	15,600 00
Brooklyn Permanent Water loan,	26,000 00	27,820 00
" Public Park loan,	8,000 00	8,480 00
Kings county bonds,	16,000 00	16,320 00
Buffalo City Park bonds,	25,000 00	25,000 00
Rochester city bonds,	2,000 00	2,200 00
50 shares Nat'l Park Bank,	5,000 00	5,000 00
	$746,000 00	$833,742 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
328 shares Nat'l State Bank, Elizabeth,	$16,400 00	$14,500 00
20 " Sterling Fire Ins. Co.,	2,000 00	
15 " U. S. Express Co.,	825 00	1,000 00
7 " Western Union Tel. Co.,	511 00	
40 " Germania Life Ins. Co.,	2,300 00	7,000 00
58 " First Nat'l Bank, Jersey City,	5,800 00	
	$27,836 00	$22,500 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$45,819 33	
Loans on mortgage of real estate (first liens),*	677,900 00	
Interest due or accrued thereon,	18,589 86	
Stocks, bonds, etc., as per schedule,	833,742 50	
Loans on collateral security, as per schedule,	22,500 00	
Cash in the office of the company,	12,912 72	
deposited in various banks,	23,845 45	
Interest due and accrued,	3,729 10	
Premiums in course of collection (gross),	78,609 92	
Rents due and accrued,	200 00	
Gross Assets,		$1,717,848 88

Liabilities.

Losses adjusted, unpaid,	$23,516 82	
claimed and reported,	21,786 42	
disputed or resisted,	30,967 90	
Unearned premiums on outstanding risks,	446,777 54	
Gross Liabilities, except capital,		523,048 68
Surplus as regards Policy-holders,		$1,194,800 20
Paid-up capital,		500,000 00
Surplus over Capital,		$694,800 20

Income.

Cash received for fire premiums,	$826,643 78	
Deduct re-insurance, rebate and return prem's,	74,842 81	
Net cash received for fire premiums,		$751,800 97
Interest received on bonds and mortgages,		49,002 11
Interest and dividends received from all other sources,		37,612 80
Gross Cash Income,		$838,415 88

Expenditures.

Cash paid for fire losses,	$295,104 95	
Deduct salvage and re-insurance,	9,321 77	
Net cash paid for fire losses,		$285,783 18
Cash dividends paid,		150,000 00
paid for commissions and brokerage,		129,673 23
for salaries of officers and employés,		82,508 06
for state and local taxes,		18,256 38
for office, agency and incidental expenses,		109,905 07
Gross Cash Expenditures,		$776,125 92

* Value of lands mortgaged,	$715,000 00
Value of buildings thereon,	765,800 00
Total value of property mortgaged,	$1,480,800 00
Amount of insurance held as collateral,	668,150 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$86,814,178 59	$1,014,733 48
written during 1876,	79,516,682 52	826,643 78
Total,	$166,330,861 11	$1,841,377 26
Deduct risks expired and terminated,	83,801,345 16	926,293 66
In force at end of year,	$82,529,515 95	$915,083 60
Deduct amount re-insured,	1,807,566 00	15,313 37
Net amount in force,	$80,721,949 95	$899,770 23

Miscellaneous.

Premiums received from organization of company,	$9,393,015 40
Losses paid from organization of company,	4,480,119 29
Cash dividends declared from organization of company,	786,000 00
Dividends declared during the year (30 per cent.),	150,000 00
Losses incurred during the year,	300,144 12
Company's stock owned by directors,	147,850 00

GERMAN AMERICAN INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March, 1872. Commenced business March 7, 1872.]

Paid-up Capital, $1,000,000.

Emil Oelbermann, *President.* *Secretary*, James A. Silvey.

Office, No. 179 Broadway.

Attorney to accept service, William B. Sears, *Brookline.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States coupon bonds, 5s, 1881,	$480,000 00	$537,600 00
" " currency bonds, 6s,	160,000 00	195,200 00
" " coupon bonds, 6s, 1867,	100,000 00	113,500 00
" " reg'd bonds, 6s, 1867,	100,000 00	113,500 00
" " bonds, 6s, 1881,	50,000 00	57,000 00
" " " 6s, 1865 (old),	90,000 00	98,100 00
" " " 6s, 1865 (new),	40,000 00	45,200 00
" " 10-40 bonds,	52,000 00	58,760 00
Missouri state bonds, 6s,	50,000 00	52,000 00
Brooklyn city water bonds,	54,000 00	56,160 00
Rochester city water bonds,	40,000 00	42,800 00
Buffalo city bonds,	25,000 00	26,750 00
Yonkers city bonds,	21,000 00	22,470 00
N. Y. Central R. R. bonds, 6s,	50,000 00	50,000 00
	$1,312,000 00	$1,469,040 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Providence city water bonds,	$11,880 00	$10,000 00
Missouri state bonds,	7,280 00	
N. J. Central R. R. 1st mort. bonds,	5,550 00	15,000 00
Central Pacific R. R. 1st mort. bonds,	5,450 00	
Union Pacific R. R. 1st mort. bonds,	21,200 00	
Buffalo city bonds,	21,000 00	35,000 00
College Point, L. I., water bonds,	15,000 00	
Missouri state bonds,	4,160 00	
Jersey city bonds,	5,150 00	27,000 00
St. Nicholas Bank stock,	9,690 00	
Central R. R., L. I., 1st mort. bonds,	90,000 00	60,000 00
N. Y. Central and H. R. R. R. stock,	50,500 00	44,000 00
United States bonds, 1865,	3,955 00	2,500 00
N. J. Central R. R. bonds,	8,880 00	
Chicago and N.-western R. R. bonds,	6,540 00	
Central Pacific R. R. bonds,	30,520 00	
Cal. and Oregon R. R. bonds,	3,720 00	70,000 00
Union Pacific R. R. bonds,	12,720 00	
New York and H. R. R. stock,	27,200 00	
United States bonds,	56,500 00	50,000 00
Erie Railway bonds,	22,000 00	16,000 00
United States bonds,	65,960 00	60,000 00
" " "	99,700 00	90,000 00
" " "	45,460 00	40,000 00
" " "	2,260 00	2,000 00
	$632,275 00	$521,500 00

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$1,469,040 00	
Loans on collateral security, as per schedule,	521,500 00	
Cash in the office of the company,	3,499 21	
deposited in various banks,	147,536 43	
Premiums in course of collection (gross),	84,977 33	
Gross Assets,		$2,226,552 97

Liabilities.

Losses adjusted, unpaid,	$29,035 67	
claimed and reported,	20,085 00	
disputed or resisted,	9,452 10	
Unearned premiums on outstanding risks,	496,389 36	
Commissions and brokerage,	19,753 31	
Gross Liabilities, except capital,		574,715 44
Surplus as regards Policy-holders,		$1,651,837 53
Paid-up capital,		1,000,000 00
Surplus over Capital,		$651,837 53

Income.

Cash received for fire premiums,	$972,647 95	
Deduct re-insurance, rebate and return prem's,	113,986 46	
Net cash received for fire premiums,		$858,661 49
Interest and dividends received from all sources,		97,108 68
Gross Cash Income,		$955,770 17

Expenditures.

Cash paid for fire losses,	$371,423 57	
Deduct salvage and re-insurance,	3,196 83	
Net cash paid for fire losses,		$368,226 74
Cash dividends paid,		100,000 00
paid for commissions and brokerage,		140,613 74
for salaries of officers and employés,		79,620 38
for state and local taxes,		23,294 53
for office, agency and incidental expenses,		86,785 74
Gross Cash Expenditures,		$798,541 13

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$81,490,253 00	$965,924 32
written during 1876,	102,182,622 00	992,807 48
Total,	$183,672,875 00	$1,958,731 80
Deduct risks expired and terminated,	95,337,994 00	968,963 97
In force at end of year,	$88,334,881 00	$989,767 83
Deduct amount re-insured,	1,589,568 00	15,379 38
Net amount in force,	$86,745,313 00	$974,388 45

Miscellaneous.

Premiums received from organization of company,	$4,348,224 15
Losses paid from organization of company,	1,813,018 10
Cash dividends declared from organization of company,	340,000 00
Dividends declared during the year (10 per cent.),	100,000 00
Losses incurred during the year,	400,206 04
Company's stock owned by directors,	234,100 00

GIRARD FIRE AND MARINE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated March, 1853. Commenced business May, 1853.]

PAID-UP CAPITAL, $300,000.

ALFRED S. GILLETT, *President.* *Secretary*, PHILANDER C. ROYCE.

Office at Philadelphia.

Attorney to accept service, JAMES SWORDS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$45,000 00	$52,035 00
" " bonds, 5s,	55,000 00	61,600 00
" " bonds, 4½s,	20,000 00	21,700 00
Philadelphia city loan, 6s,	17,800 00	20,500 00
Louisville city loan, 6s,	10,000 00	10,000 00
St. Louis city and county loan, 6s,	10,000 00	10,500 00
American Steamship Co. bonds,	5,000 00	4,250 00
Union Pacific R. R. bonds,	5,000 00	5,350 00
Pennsylvania R. R. bonds,	18,000 00	19,540 00
Dan., H. and Wilkesbarre R. R. bonds,	20,000 00	10,000 00
Camden and Amboy R. R, bonds,	17,000 00	18,235 00
Connecting R. R. Co. bonds,	10,000 00	10,500 00
Phila. and Reading R. R. bonds,	5,000 00	3,250 00
No. Pennsylvania R. R. bonds,	5,000 00	5,450 00
Lancaster and Reading R. R. bonds,	10,000 00	10,000 00
Lehigh Navigation Co. bonds,	11,000 00	11,220 00
Susquehanna Coal Co. bonds,	3,000 00	3,000 00
Philadelphia and Erie R. R. bonds,	15,000 00	14,850 00
200 shares Centennial b'd of finance,	2,000 00	2,000 00
400 " Phila. and Reading R. R.,	20,000 00	8,000 00
	$303,800 00	$301,980 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
133 shares Penn. Gas Coal Co.,	$7,980 00	$6,000 00
St. Louis, A. and Terre Haute R. R.,	–	800 00
50 shares Pennsylvania R. R.,	2,400 00	2,500 00
City Nat'l Bank (Dallas, Texas),	500 00	
Personal loan, secured,	–	5,900 00
		$15,200 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$225,800 00
Loans on mortgage of real estate (first liens),*	430,666 65
Interest due or accrued thereon,	9,182 88

* Total value of property mortgaged, $1,072,950 00
Amount of insurance held as collateral, 372,800 00

Stocks, bonds, etc., as per schedule,	$301,980 00	
Loans on collateral security, as per schedule,	15,200 00	
Cash in the office of the company,	31,263 59	
deposited in various banks,	63,155 84	
Interest due and accrued,	244 45	
Premiums in course of collection (gross),	31,583 25	
Rents due and accrued,	1,300 00	
Perpetual insurance deposit,	1,900 00	
Gross Assets,		$1,112,276 66

LIABILITIES.

Losses claimed and reported,	$32,161 62	
disputed or resisted,	1,500 00	
Unearned premiums on outstanding risks,	281,775 08	
Reclaimable on perpetual fire policies,	65,165 14	
Due and accrued for rent, salaries, etc.,	1,822 45	
State and local taxes,	722 17	
Commissions and brokerage,	6,800 41	
Return premiums, $1,654.74; re-insurance, $186.96,	1,841 70	
Gross Liabilities, except capital,		391,788 57
Surplus as regards Policy-holders,		$720,488 09
Paid-up capital,		300,000 00
Surplus over Capital,		$420,488 09

INCOME.

Cash received for fire premiums,	$425,559 09	
Deduct re-insurance, rebate and return prem's,	26,082 05	
Net cash received for fire premiums,		$399,477 04
Interest received on bonds and mortgages,		25,108 54
Interest and dividends received from all other sources,		19,669 65
Income from all other sources; viz., rents,		11,217 17
Gross Cash Income,		$455,472 40

EXPENDITURES.

Cash paid for fire losses,	$108,273 63	
Deduct salvage and re-insurance,	373 04	
Net cash paid for fire losses,		$107,900 59
Cash dividends paid,		75,000 00
paid for commissions and brokerage,		74,495 00
for salaries of officers and employés,		34,317 07
for state and local taxes,		19,612 17
for office, agency and incidental expenses,		30,662 85
Deposits returned on perpet'l fire risks,	$655 35	
Gross Cash Expenditures,		$341,987 68

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$48,085,093 00	$634,016 70
written during 1876,	39,174,362 00	416,828 15
Total,	$87,259,455 00	$1,050,844 85
Deduct risks expired and terminated,	39,474,257 00	427,963 00
In force at end of year,	$47,785,198 00	$622,881 85
Deduct amount re-insured,	403,233 00	4,160 49
Net amount in force,	$47,381,965 00	$618,721 36

MISCELLANEOUS.

Premiums received from organization of company,	$4,013,060 00
Losses paid from organization of company,	1,678,279 00
Cash dividends declared from organization of company,	448,331 00
Dividends declared during the year (25 per cent.),	75,000 00
Losses incurred during the year,	128,170 00
Company's stock owned by directors,	100,100 00

GLEN'S FALLS INSURANCE COMPANY, GLEN'S FALLS, N. Y.

[Incorporated May, 1849. Commenced business May, 1850.]

PAID-UP CAPITAL, $200,000.

R. M. LITTLE, *President.* *Secretary*, J. L. CUNNINGHAM.

Office at Glen's Falls.

Attorney to accept service, JAMES GOODMAN, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds, 1865,	$275,500 00	$303,050 00
" " " " 1867,	32,200 00	36,386 00
New York state bounty loan,	3,000 00	3,000 00
First Nat'l Bank stock,	10,000 00	15,000 00
	$320,700 00	$357,436 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
50 shares Nat'l Bank, Schuylerville,	$5,500 00	$3,300 00
Bond and mort., first lien,	1,500 00	1,500 00
" " "	3,000 00	700 00
	$10,000 00	$5,500 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$10,000 00	
Loans on mortgage of real estate (first liens),*	328,086 11	
Interest due or accrued thereon,	3,996 65	
Stocks, bonds, etc., as per schedule,	357,436 00	
Loans on collateral security, as per schedule,	5,500 00	
Cash in the office of the company,	4,663 06	
deposited in various banks,	86,105 09	
Interest due and accrued,	47 54	
Premiums in course of collection (gross),	23,340 99	
Premiums more than 3 mos. due, $3,880 24		
Gross Assets,		$819,175 44

Liabilities.

Losses adjusted, unpaid,	$10,443 25	
claimed and reported,	2,914 50	
disputed or resisted,	2,100 00	
Unearned premiums on outstanding risks,	294,236 41	
Commissions and brokerage,	3,881 25	
Gross Liabilities, except capital,		313,575 41
Surplus as regards Policy-holders,		$505,600 03
Paid-up capital,		200,000 00
Surplus over Capital,		$305,600 03

Income.

Cash received for fire premiums,	$328,165 53	
Deduct re-insurance, rebate and return prem's,	25,452 72	
Net cash received for fire premiums,		$302,712 81
Interest received on bonds and mortgages,		18,662 37
Interest and dividends received from all other sources,		24,514 63
Income from all other sources; viz., rents, $425; premium on gold, $63.37,		488 37
Gross Cash Income,		$346,378 18

Expenditures.

Cash paid for fire losses,	$149,930 76	
Deduct salvage and re-insurance,	5,800 00	
Net cash paid for fire losses,		$144,130 76
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		51,269 32
for salaries of officers and employés,		18,789 72

* Value of lands mortgaged,	$458,900 00
Value of buildings thereon,	325,900 00
Total value of property mortgaged,	$784,800 00
Amount of insurance held as collateral,	215,207 00

Cash paid for state and local taxes,	$4,453 57
for office, agency and incidental expenses,	12,919 05
Gross Cash Expenditures,	$251,562 42

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$65,192,527 00	$597,436 51
written during 1876,	33,218,367 00	328,165 53
Total,	$98,410,894 00	$925,602 04
Deduct risks expired and terminated,	33,417,394 00	325,633 30
In force at end of year,	$64,993,500 00	$599,968 74
Deduct amount re-insured,	68,644 00	676 78
Net amount in force,	$64,924,856 00	$599,291 96

MISCELLANEOUS.

Premiums received from organization of company,	$2,955,465 10
Losses paid from organization of company,	1,698,880 88
Cash dividends declared from organization of company,	190,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	143,804 55
Company's stock owned by directors,	67,360 00

GREAT WESTERN (MARINE) INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated September, 1855. Commenced business October, 1855.]

PAID-UP CAPITAL, $662,080.

FERDINAND MOTZ, *President.* *Secretary*, WM. T. LOCKWOOD.

Office, No. 50 Wall Street.

Attorney to accept service, NATH'L FOSTER, Jr., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 10-40 reg'd bonds, 5s,	$400,000 00	$454,000 00
" " 10-40 coupon bonds, 5s,	27,000 00	30,645 00
" " currency bonds, 6s,	171,000 00	208,620 00
" " coupon bonds, 5s, '81,	20,000 00	22,400 00
" " reg'd bonds, 5s, '81,	10,000 00	11,200 00
" " 5-20 reg'd bonds, '65,	30,000 00	32,850 00
" " 5-20 reg'd bonds, '65,	105,000 00	114,975 00
" " 5-20 coupon bonds, '65,	10,000 00	10,950 00
Sandy Hook Printing and Tel. Co. stock,	1,000 00	1,000 00
W. I. and Panama Tel. Co. stock,	10,000 00	3,000 00
Mobile and Ohio R. R. 2d mort. bonds,	15,400 00	1,540 00
	$799,400 00	$891,180 00

Summary of Assets, December, 31 1876.

Loans on mortgage of real estate (first liens),*	$20,000 00	
Interest due or accrued thereon,	700 00	
Stocks, bonds, etc., as per schedule,	891,180 00	
Cash in the office of the company,	505 04	
deposited in bank and with English bankers,	46,745 03	
Interest due and accrued,	6,030 00	
Premiums in course of collection (gross),	53,478 96	
Notes taken for marine and inland risks,	35,813 23	
Salvage on losses paid,	45,000 00	
Bills receivable,	571 08	
Gross Assets,		$1,100,023 34

Liabilities.

Losses adjusted, unpaid,	$6,855 75	
claimed and reported,	41,956 00	
disputed or resisted,	61,000 00	
Total amount of losses,	$109,811 75	
Less re-insurance and salvage claims,	10,790 97	
Net amount of unpaid losses,	$99,020 78	
Unearned premiums on outstanding risks,	62,442 00	
Unpaid scrip ordered to be redeemed,	3,195 00	
Interest due or accrued on scrip,	6,158 43	
Dividends to stockholders unpaid,	34,768 60	
Re-insurance due other companies,	11,958 38	
Bills payable,	362 90	
Gross Liabilities, except capital,		217,906 09
Surplus as regards Policy-holders,		$882,117 25
Paid-up capital,		662,080 00
Surplus over Capital,		$220,037 25

Income.

Cash received for marine and inland prem's,	$463,664 53	
Deduct re-insurance, rebate and return prem's,	56,585 37	
Net cash received for marine and inl'd prem's,		$407,079 16
Unpaid premium notes received during the year,	$53,614 76	
Interest and dividends received from all sources,		42,905 05
Income from premiums on sale of gold,		8,351 24
Gross Cash Income,		$458,335 45

* Total value of property mortgaged, $60,000 00
Amount of insurance held as collateral, 15,000 00

EXPENDITURES.

Cash paid for marine and inland losses,	$206,079 27	
Deduct salvage and re-insurance,	45,410 97	
Net cash paid for marine and inland losses,		$160,668 30
Cash dividends paid,		66,414 80
paid for commissions and brokerage,		19,667 31
for salaries of officers and employés,		48,081 55
in lieu of scrip dividends,		77,037 61
Gross Cash Expenditures,		$371,869 57

RISKS AND PREMIUMS.

		Premiums.
Marine risks outstanding Dec. 31, 1875,	$4,925,954 00	$64,349 00
written during 1876,	33,425,349 00	447,179 49
Total,	$38,351,303 00	$511,528 49
Deduct risks expired and terminated,	32,554,332 00	434,469 49
In force at end of year,	$5,796,971 00	$77,059 00
Deduct amount re-insured,	1,099,603 00	14,617 00
Net amount in force,	$4,697,368 00	$62,442 00

MISCELLANEOUS.

Premiums received from organization of company,	$33,917,689 00
Losses paid from organization of company,	23,591,622 58
Cash dividends declared from organization of company,	2,677,082 00
Dividends declared during the year (10 per cent.),	66,480 00
Losses incurred during the year,	206,079 27
Company's stock owned by directors,	210,320 00

GUARANTY FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 9, 1875. Commenced business April 9, 1875.]

PAID-UP CAPITAL, $200,000.

WM. H. BRIDGMAN, *President.* *Secretary*, CHAS. D. HARTSHORNE.

Office, No. 120 Broadway.

Attorney to accept service, CYRUS BREWER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s,	$10,000 00	$11,025 00
" " " 6s,	26,000 00	29,445 00
" " " 3-65s,	100,000 00	71,500 00
New York county bonds,	1,000 00	1,150 00
" " " "	40,000 00	43,200 00
Central Trust Co. (N. Y.) stock,	5,000 00	5,000 00
Universal Life Ins. Co. stock,	1,000 00	1,500 00
	$183,000 00	$162,820 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
10 shares	American Exchange Bank,	$1,200 00	$1,000 00
3 "	Hoffman Fire Ins. Co.,		
15 "	Commercial Fire Ins. Co.,	1,125 00	750 00
20 "	Hoffman Fire Ins. Co.,	1,000 00	900 00
10 "	Hanover Fire Ins. Co.,	1,600 00	450 00
10 "	Republic Fire Ins. Co.,		
		$4,925 00	$3,100 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$76,000 00	
Interest due or accrued thereon,	1,260 00	
Stocks, bonds, etc., as per schedule,	162,820 00	
Loans on collateral security, as per schedule,	3,100 00	
Cash in the office of the company,	2,480 48	
deposited in First Nat'l Bank,	17,684 53	
Interest due and accrued,	400 00	
Premiums in course of collection (gross),	17,194 34	
Gross Assets,		$280,939 35

Liabilities.

Losses adjusted, unpaid,	$6,706 60	
claimed and reported,	701 00	
Total amount of losses,	$7,407 60	
Less re-insurance,	843 97	
Net amount of unpaid losses,	$6,563 63	
Unearned premiums on outstanding risks,	62,891 41	
Gross Liabilities, except capital,		69,455 04
Surplus as regards Policy-holders,		$211,484 31
Paid-up capital,		200,000 00
Surplus over Capital,		$11,484 31

Income.

Cash received for fire premiums,	$171,046 52	
Deduct re-insurance, rebate and return prem's,	33,930 08	
Net cash received for fire premiums,		$137,116 44
Interest received on bonds and mortgages,		5,320 00
and dividends received from all other sources,		8,804 66
Gross Cash Income,		$151,241 10

* Value of lands mortgaged,	$29,000 00
Value of buildings thereon,	107,000 00
Total value of property mortgaged,	$136,000 00
Amount of insurance held as collateral,	91,000 00

Expenditures.

Cash paid for fire losses,	$74,830 70	
Deduct salvage and re-insurance,	6,406 19	
Net cash paid for fire losses,		$68,424 51
Cash paid for commissions and brokerage,		21,192 12
for salaries of officers and employés,		22,096 09
for state and local taxes,		4,698 27
for office, agency and incidental expenses,		21,146 18
Gross Cash Expenditures,		$137,557 17

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$8,689,068 00	$102,977 39
written during 1876,	16,068,014 00	161,087 86
Total,	$24,757,082 00	$264,065 25
Deduct risks expired and terminated,	11,709,232 00	135,756 84
In force at end of year,	$13,047,850 00	$128,308 41
Deduct amount re-insured,	1,164,583 00	7,545 20
Net amount in force,	$11,883,267 00	$120,763 21

Miscellaneous.

Premiums received from organization of company,	$285,917 98
Losses paid from organization of company,	77,293 41
incurred during the year,	64,813 14
Company's stock owned by directors,	94,700 00

GUARDIAN FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated February, 1865. Commenced business February, 1865.]

Paid-up Capital, $200,000.

Wm. C. Thompson, *President.* *Secretary*, Walter K. Paye.

Office, No. 187 Broadway.

Attorney to accept service, John J. E. Rotherey, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 10-40 reg'd bonds,	$200,000 00	$227,000 00
Harlem River and Pt. Chester R. R. bonds,	15,000 00	15,750 00
Milwaukee and St. Paul R. R. S. F. bonds,	5,000 00	4,350 00
Brooklyn city water bonds,	2,000 00	2,115 00
	$222,000 00	$249,215 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares Bank of Commerce,	$2,200 00	$2,000 00
15 " Niagara Ins. Co.,	900 00	500 00
20 " Harlem Gas Light Co.,	1,100 00	1,000 00
16 " U. S. Life Ins. Co.,	1,200 00	800 00
10 " Guaranty Fire Ins. Co.,	800 00	700 00
Milwaukee and St. Paul R. R. bond,	860 00	300 00
	$7,060 00	$5,300 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$23,300 00	
Interest due or accrued thereon,	728 00	
Stocks, bonds, etc., as per schedule,	249,215 00	
Loans on collateral security, as per schedule,	5,300 00	
Cash in the office of the company,	2,489 35	
deposited in bank,	10,108 45	
Interest due and accrued,	158 66	
Premiums in course of collection (gross),	11,640 87	
Premiums more than 3 mos. due, $310 00		
Gross Assets,		$302,940 33

Liabilities.

Losses claimed and reported,	$3,100 00	
Unearned premiums on outstanding risks,	40,177 03	
Due and accrued for rent, salaries, etc.,	800 00	
Commissions and brokerage,	1,200 00	
Gross Liabilities, except capital,		45,277 03
Surplus as regards Policy-holders,		$257,663 30
Paid-up capital,		200,000 00
Surplus over capital,		$57,663 30

Income.

Cash received for fire premiums,	$97,024 96	
Deduct re-insurance, rebate and return prem's,	12,589 89	
Net cash received for fire premiums,		$84,435 07
Cash received for marine and inland premiums,		350 00
Interest received on bonds and mortgages,		1,296 40
Interest and dividends received from all other sources,		12,710 69
Income from premium on gold,		203 53
Gross Cash Income,		$98,995 69

* Value of lands mortgaged,	$22,500 00
Value of buildings thereon,	52,000 00
Total value of property mortgaged,	$74,500 00
Amount of insurance held as collateral,	28,800 00

Expenditures.

Cash paid for fire losses,	$31,414 08
dividends paid,	20,000 00
paid for commissions and brokerage,	15,094 89
for salaries of officers and employés,	17,590 00
for state and local taxes,	120 40
for office, agency and incidental expenses,	10,024 72
Gross Cash Expenditures,	$94,244 09

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$10,279,000 00	$86,589 69
written during 1876,	12,762,520 00	90,600 00
Total,	$23,041,520 00	$177,189 69
Deduct risks expired and terminated,	10,670,630 00	95,520 14
In force at end of year,	$12,370,890 00	$81,669 55
Deduct amount re-insured,	896,105 00	2,110 00
Net amount in force,	$11,474,785 00	$79,559 55
Marine risks outstanding December 31, 1875,	$5,000 00	$350 00
written during 1876,	5,000 00	350 00
Total,	$10,000 00	$700 00
Deduct risks expired and terminated,	5,000 00	350 00
In force at end of year,	$5,000 00	$350 00

Miscellaneous.

Premiums received from organization of company,	$956,505 13
Losses paid from organization of company,	589,376 35
Cash dividends declared from organization of company,	137,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	30,032 30
Company's stock owned by directors,	86,000 00

HANOVER FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1852. Commenced business April, 1852.]

PAID-UP CAPITAL, $500,000.

BENJ. S. WALCOTT, *President.* *Secretary*, I. R. LANE.

Office, No. 120 Broadway.

Attorney to accept service, JOSEPH F. HOVEY, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.,

	Par value.	Market value.
United States reg'd bonds, 6s, 1867,	$370,000 00	$419,025 00
" " " " 6s, 1865,	220,000 00	242,550 00
" " reg'd currency bonds, 6s,	50,000 00	60,875 00
" " reg'd bonds, 6s, 1881,	20,000 00	22,750 00
" " reg'd currency bonds, 6s, 1865,	15,000 00	16,537 50
New York county bonds, 6s, 1877,	10,000 00	10,000 00
" " " 6s, 1882,	1,000 00	1,040 00
" city assessment bonds, 6s, 1877,	40,000 00	40,000 00
" city street imp. bonds, 6s, 1877,	50,000 00	50,000 00
" city dept. park bonds, 6s, 1877,	20,000 00	20,000 00
Brooklyn assessment bonds, 7s, 1877,	50,000 00	50,000 00
" Wallabout Bay bonds, 7s, 1884,	20,000 00	21,500 00
" public park loan bonds, 7s, 1917,	30,000 00	35,400 00
N. Y. Central R. R. 1st mort. bonds, 6s, 1883,	20,000 00	20,000 00
N. Y. and Harlem R. R. 1st mort. bonds, 7s,	25,000 00	30,000 00
400 shares N. Y. and Harlem R. R. Co.,	20,000 00	27,200 00
100 " Metropolitan Nat'l Bank,	10,000 00	12,800 00
115 " American Exchange Nat'l Bank,	11,500 00	12,075 00
100 " Central Trust Co.,	10,000 00	11,000 00
	$992,500 00	$1,103,352 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Union Pacific R. R. 1st mort. bonds,	$21,400 00	$20,000 00
125 shares Ninth Nat'l Bank,	9,750 00	
20 " American Fire Ins. Co.,	1,500 00	900 00
10 " United States Trust Co.,	3,450 00	2,650 00
10 " Pacific Fire Ins. Co.,	625 00	
United States 5-20 coupon bond,	353 62	
15 shares Continental Ins. Co.,	2,025 00	1,500 00
200 " Metropolitan Nat'l Bank,	25,600 00	20,000 00
20 " Universal Life Ins. Co.,	3,000 00	2,000 00
5 " Germania Fire Ins. Co.,	400 00	600 00
45 " American Coal Co.,	562 50	
10 " Metropolitan Nat'l Bank,	1,280 00	1,000 00
10 " Continental Ins. Co.,	1,350 00	900 00
10 " Universal Life Ins. Co.,	1,500 00	800 00
United States 5-20 coupon bonds, 1868,	353 62	300 00

Brooklyn city bridge bonds, 7s,	$1,000 00	$756 00
44 shares Fifth Avenue Bank,	9,328 00	4,000 00
	$83,477 74	$55,406 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$2,725 95	
Loans on mortgage of real estate (first liens),*	311,525 00	
Interest due or accrued thereon,	1,783 06	
Stocks, bonds, etc., as per schedule,	1,103,352 50	
Loans on collateral security, as per schedule,	55,406 00	
Cash in the office of the company,	9,725 26	
deposited in various banks,	43,892 69	
Interest due and accrued,	4,525 25	
Premiums in course of collection (gross),	109,046 88	
Gross Assets,		$1,642,882 59

LIABILITIES.

Losses adjusted, unpaid,	$39,744 82	
claimed and reported,	27,729 50	
disputed or resisted,	29,578 63	
Total amount of losses,	$97,052 95	
Less re-insurance,	750 00	
Net amount of unpaid losses,	$96,302 95	
Unearned premiums on outstanding risks,	525,127 30	
State and local taxes,	879 91	
Commissions and brokerage,	7,801 56	
Return premiums,	3,377 73	
Gross Liabilities, except capital,		633,489 45
Surplus as regards Policy-holders.		$1,009,393 14
Paid-up capital,		500,000 00
Surplus over Capital,		$509,393 14

INCOME.

Cash received for fire premiums,	$884,980 40	
Deduct re-insurance, rebate and return prem's,	76,112 86	
Net cash received for fire premiums,		$808,867 54
Interest received on bonds and mortgages,		22,006 76
Interest and dividends received from all other sources,		70,594 53
Gross Cash Income,		$901,468 83

* Value of lands mortgaged,	$291,500 00
Value of buildings thereon,	430,000 00
Total value of property mortgaged,	$721,500 00
Amount of insurance held as collateral,	317,950 00

Expenditures.

Cash paid for fire losses,	$405,871 46	
Deduct salvage and re-insurance,	2,665 56	
Net cash paid for fire losses,		$403,205 90
Cash dividends paid,		50,000 00
paid for commissions and brokerage,		131,915 82
for salaries of officers and employés,		47,863 81
for state and local taxes,		18,010 74
for office, agency and incidental expenses,		153,608 77
Gross Cash Expenditures,		$804,605 04

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$96,948,932 26	$1,142,652 35
written during 1876,	87,566,500 19	891,181 93
Total,	$184,515,432 45	$2,033,834 28
Deduct risks expired and terminated,	89,929,907 53	976,307 56
In force at end of year,	$94,585,524 92	$1,057,526 72
Deduct amount re-insured,	2,319,405 00	18,627 36
Net amount in force,	$92,266,119 92	$1,038,899 36

Miscellaneous.

Premiums received from organization of company,	$8,163,065 08
Losses paid from organization of company,	4,275,231 00
Cash dividends declared from organization of company,	784,500 00
Dividends declared during the year (10 per cent.),	50,000 00
Losses incurred during the year,	408,901 46
Company's stock owned by directors,	155,250 00

HARTFORD FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1810. Commenced business August, 1810.]

Paid-up Capital, $1,000,000.

George L. Chase, *President.* *Secretary*, J. D. Browne.

Office at Hartford.

Attorney to accept service, Joseph F. Hovey, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Hartford Nat'l Bank, Hartford,	$51,100 00	$80,227 00
Phœnix Nat'l Bank, Hartford,	46,700 00	75,187 00
Conn. River Bank, Hartford,	5,000 00	4,350 00
American Nat'l Bank, Hartford,	15,000 00	21,600 00
Charter Oak Nat'l Bank, Hartford,	20,000 00	27,000 00

Farmers and Mech. Nat'l Bank, Hartford,	$26,000 00	$33,540 00
Mercantile Nat'l Bank, Hartford,	15,000 00	19,200 00
First Nat'l Bank, Hartford,	17,200 00	17,630 00
Ætna Nat'l Bank, Hartford,	31,500 00	40,635 00
City Nat'l Bank, Hartford,	20,800 00	19,760 00
Conn. Trust and S. D. Co., Hartford,	23,000 00	19,550 00
American Exch. Nat'l Bank, N. Y.,	20,000 00	21,175 00
Nat'l Bank of Commerce, N. Y.,	20,000 00	21,650 00
Imp. and Traders' Nat'l Bank, N. Y.,	30,000 00	57,000 00
Bank of America, N. Y.,	30,000 00	40,800 00
Manhattan Co. Bank, N. Y.,	10,000 00	13,100 00
Merchants' Nat'l Bank, N. Y.,	25,000 00	29,312 50
Ocean Nat'l Bank, N. Y.,	10,000 00	2,500 00
Union Nat'l Bank, N. Y.,	10,000 00	13,000 00
Bank of No. America, N. Y.,	10,000 00	9,400 00
Metropolitan Nat'l Bank, N. Y.,	30,000 00	37,500 00
Fourth Nat'l Bank, N. Y.,	20,000 00	20,000 00
Blackstone Nat'l Bank, Boston,	14,100 00	16,356 00
Nat'l Bank of Commerce, Boston,	4,300 00	4,880 50
Second Nat'l Bank, Boston,	10,900 00	15,287 25
Hide and Leather Nat'l Bank, Boston,	2,400 00	2,592 00
Atlantic Nat'l Bank, Boston,	3,900 00	5,060 25
First Nat'l Bank, Boston,	10,000 00	20,125 00
Boylston Nat'l Bank, Boston,	12,500 00	15,625 00
Merchants's Bank (in liquidation), St. Louis,	10,000 00	3,500 00
Union Nat'l Bank, Albany,	6,200 00	7,750 00
First Nat'l Bank, Albany,	5,000 00	8,000 00
Montreal Bank, Montreal,	30,000 00	59,385 00
Ontario Bank, Bowmansville,	13,000 00	14,327 30
Conn. River Co.,	12,000 00	3,000 00
Conn. River R. R.,	2,000 00	2,640 00
N. Y., N. H. and H. R. R.,	70,000 00	109,200 00
Hannibal and St. Joseph R. R.,	20,000 00	2,800 00
Lake Shore and Mich. So. R. R.,	20,000 00	11,475 00
United States reg'd bonds, 1881, 6s,	55,800 00	65,286 00
" " gold bonds, 4½s,	100,000 00	108,250 00
Memphis city bonds, 6s,	1,000 00	1,000 00
Tennessee state bonds, 6s,	33,000 00	13,860 00
Alabama state bonds, 8s,	10,000 00	3,500 00
South Carolina state bonds,	20,000 00	7,000 00
Toledo, Ohio, water bond, 8s,	5,000 00	5,000 00
Watertown, N. Y., town bonds, 7s,	3,500 00	3,500 00
Harlem R. and P. Chest. R. R. (guar'd), 7s,	50,000 00	58,000 00
Hartf., Prov. and Fishkill R. R. bonds, 7s,	50,000 00	53,000 00
City of New Brunswick, N. J., bonds, 7s,	25,000 00	25,000 00
Pawtucket, R. I., town bonds, 7s,	75,000 00	82,500 00
Chicago city certificates, 6s,	–	10,000 00
	$1,160,900 00	$1,362,015 80

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,		$348,175 60
Loans on mortgage of real estate (first liens),*		889,616 57
Interest due and accrued thereon,		43,108 85
Stocks, bonds, etc., as per schedule,		1,362,015 80
Cash in the office of the company,		375 48
deposited in various banks,		350,633 00
Interest due and accrued,		7,094 10
Premiums in course of collection (gross),		270,176 18
Rents due and accrued,		2,203 50
Non-resident tax due,		469 80
Gross Assets,		$3,273,868 88

Liabilities.

Losses claimed and reported,	$174,987 76	
disputed or resisted,	42,751 57	
Unearned premiums on outstanding risks,	925,125 16	
Dividends to stockholders unpaid,	4,955 00	
Commissions and brokerage,	25,500 00	
Gross Liabilities, except capital,		1,173,319 49
Surplus as regards Policy-holders,		$2,100,549 39
Paid-up capital,		1,000,000 00
Surplus over Capital,		$1,100,549 39

Income.

Cash received for fire premiums,	$1,842,315 12	
Deduct re-insurance, rebate and return prem's,	131,103 19	
Net cash received for fire premiums,		$1,711,211 93
Interest received on bonds and mortgages,		60,215 31
Interest and dividends received from all sources,		96,305 99
Income from all other sources; viz., rents,		8,625 71
Gross Cash Income,		$1,876,358 94

Expenditures.

Cash paid for fire losses,	$848,866 50
dividends paid,	198,390 00
paid for commissions and brokerage,	249,118 80
for salaries of officers and employés,	115,597 99
for state and local taxes,	36,513 11
for office, agency and incidental expenses,	135,077 68
Gross Cash Expenditures,	$1,583,564 08

* Value of lands mortgaged,	$1,100,000 00
Value of buildings thereon,	1,081,200 00
Total value of property mortgaged,	$2,181,200 00
Amount of insurance held as collateral,	856,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$139,965,539 00	$1,788,946 36
written during 1876,	143,073,274 00	1,711,211 93
Total,	$283,038,813 00	$3,500,158 29
Deduct risks expired and terminated,	148,787,427 00	1,892,244 98
In force at end of year,	$134,251,386 00	$1,607,913 31

Miscellaneous.

Premiums received from organization of company,	$31,068,252 24
Losses paid from organization of company,	20,188,652 02
Cash dividends declared from organization of company,	3,113,100 00
Dividends declared during the year,	198,390 00
Losses incurred during the year,	839,005 96
Company's stock owned by directors,	253,000 00

HOFFMAN FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated May, 1864. Commenced business May, 1864.]

Paid-up Capital, $200,000.

Marcus F. Hodges, *President.* *Secretary*, John D. Macintyre.

Office, No. 130 Broadway.

Attorney to accept service, John C. Paige, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 5-20 coupon bonds, '65,	$26,500 00	$29,216 25
" " reg'd bonds, 6s, '81,	25,000 00	28,381 25
" " 5-20 reg'd bonds, '67,	35,000 00	39,637 50
" " coupon bonds, 5s, '81,	3,500 00	3,920 00
Nat'l Bank of Commerce stock,	10,000 00	10,800 00
American Exchange Nat'l Bank stock,	20,000 00	21,100 00
Bank of the Metropolis stock,	10,000 00	10,000 00
N. Y. Central and H. R. R. R. Co. stock,	20,000 00	20,000 00
	$150,000 00	$163,055 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
13 shares Bank of New York,	$1,825 00	$1,250 00
69 " Hope Fire Ins. Co.,	1,668 75	5,000 00
50 " Bank of the Metropolis,	5,000 00	
29 " Star Fire Ins. Co.,	3,248 00	1,800 00
10 " " "	1,200 00	800 00
20 " Brewers and Maltsters' Ins. Co.,	1,810 00	1,500 00
20 " Third Avenue R. R. Co.,	2,500 00	1,500 00
United States 5-20 bonds,	4,480 00	4,000 00
	$21,731 75	$15,850 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$178,993 00	
Interest due or accrued thereon,	2,887 50	
Stocks, bonds, etc., as per schedule,	163,055 00	
Loans on collateral security, as per schedule,	15,850 00	
Cash in the office of the company,	7,145 82	
deposited in various banks,	13,969 64	
Interest due and accrued,	788 20	
Premiums in course of collection (gross),	5,303 02	
Prem's more than 3 months due, $936 47		
Gross Assets,		$387,992 18

Liabilities.

Losses adjusted, unpaid,	$687 34	
claimed and reported,	7,258 66	
Unearned premiums on outstanding risks,	73,565 40	
Commissions and brokerage,	795 45	
Gross Liabilities, except capital,		82,306 85
Surplus, as regards Policy-holders,		$305,685 33
Paid-up capital,		200,000 00
Surplus over Capital,		$105,685 33

Income.

Cash received for fire premiums,	$182,675 98	
Deduct re-insurance, rebate and return prem's,	22,965 15	
Net cash received for fire premiums,		$159,710 83
Interest received on bonds and mortgages,		10,718 93
Interest and dividends received from all other sources,		10,816 12
Gross Cash Income,		$181,245 88

Expenditures.

Cash paid for fire losses,	$118,304 99	
Deduct salvage and re-insurance,	8,267 89	
Net cash paid for fire losses,		$110,037 10
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		25,631 33
for salaries of officers and employés,		20,640 00
for state and local taxes,		2,120 18
for office, agency and incidental expenses,		19,520 17
Gross Cash Expenditures,		$197,948 78

* Value of lands mortgaged,	$204,900 00
Value of buildings thereon,	198,600 00
Total value of property mortgaged,	$403,500 00
Amount of insurance held as collateral,	122,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$15,927,016 84	$186,138 94
written during 1876, . . .	16,733,374 23	182,108 28
Total, ...	$32,660,391 07	$368,247 22
Deduct risks expired and terminated, .	17,840,107 43	217,641 00
In force at end of year, ...	$14,820,283 64	$150,606 22
Deduct amount re-insured, . . .	423,461 33	4,523 61
Net amount in force, ...	$14,396,822 31	$146,082 61

Miscellaneous.

Premiums received from organization of company, .	$1,674,009 67
Losses paid from organization of company, . . .	1,096,583 35
Cash dividends declared from organization of company, .	90,000 00
Dividends declared during the year (10 per cent.), . .	20,000 00
Losses incurred during the year, ...	97,966 68
Company's stock owned by directors, ...	78,850 00

HOME INSURANCE COMPANY, COLUMBUS, OHIO.

[Incorporated July, 1863. Commenced business January, 1864.]

Paid-up Capital, $250,000.

J. B. Hall, *President.* *Secretary*, H. N. Henderson.

Office at Columbus.

Attorney to accept service, Timothy T. Sawyer, Jr., *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 10-40 reg'd bonds, . . .	$70,000 00	$79,100 00
" " 5-20 reg'd bonds, . . .	21,000 00	23,700 00
Columbus and Hocking Val. R. R. bonds, .	25,500 00	25,500 00
Sciota Valley R. R. bonds, ...	30,000 00	24,000 00
Columbus city and township bonds, . . .	15,980 00	15,980 00
	$162,480 00	$168,280 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Bank stock, ...	$21,000 00	$10,827 00
United States bonds, ...	12,810 00	4,798 54
Railroad bonds, ...	1,000 00	475 00
	$34,810 00	$16,100 54

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,		$34,500 00
Loans on mortgage of real estate (first liens),*		114,298 77
Interest due or accrued thereon,		15,209 00
Stocks, bonds, etc., as per schedule,		168,280 00
Loans on collateral security, as per schedule,		16,100 54
Cash in the office of the company,		1,337 18
deposited in First Nat'l Bank,		40,568 66
Interest due and accrued,		5,500 00
Premiums in course of collection (gross),		53,150 85
Notes taken for fire risks,		10,154 63
Bills receivable,		17,708 00
Re-insurance due,	$4,837 32	
Office furniture, etc.,	3,277 41	
Gross Assets,		$476,807 63

Liabilities.

Losses claimed and reported,	$15,500 00	
disputed or resisted,	8,000 00	
Unearned premiums on outstanding risks,	97,351 68	
Gross Liabilities, except capital,		120,851 68
Surplus as regards Policy-holders,		$355,955 95
Paid-up capital,		250,000 00
Surplus over Capital,		$105,955 95

Income.

Cash received for fire premiums,	$308,547 15	
Deduct re-insurance, rebate and return prem's,	50,071 24	
Net cash received for fire premiums,		$258,475 91
Interest received on bonds and mortgages,		23,899 97
Income from rents,		444 46
Gross Cash Income,		$282,820 34

Expenditures.

Cash paid for fire losses,	$152,153 27	
Deduct salvage and re-insurance,	1,050 00	
Net cash paid for fire losses,		$151,103 27
Cash dividends paid,		25,000 00
paid for commissions and brokerage,		46,113 04
for salaries of officers and employés,		29,318 19

* Value of lands mortgaged,	$378,740 00
Value of buildings thereon,	63,000 00
Total value of property mortgaged,	$441,740 00
Amount of insurance held as collateral,	35,600 00

Cash paid for state and local taxes,	$13,834 13
for office, agency and incidental expenses,	27,131 25
Gross Cash Expenditures,	$292,499 88

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$21,589,851 00	$313,458 87
written during 1876,	20,995,839 00	308,547 15
Total,	$42,585,690 00	$622,006 02
Deduct risks expired and terminated,	27,576,785 00	426,333 70
In force at end of year,	$15,008,905 00	$195,672 32
Deduct amount re-insured,	65,900 00	968 95
Net amount in force,	$14,943,005 00	$194,703 37

MISCELLANEOUS.

Premiums received from organization of company,	$3,507,013 38
Losses paid from organization of company,	2,429,460 28
Cash dividends declared from organization of company,	159,626 60
Dividends declared during the year (10 per cent.),	25,000 00
Losses incurred during the year,	149,403 27
Company's stock owned by directors,	46,950 00

HOME INSURANCE COMPANY, NEWARK, N. J.

[Incorporated May 29, 1869. Commenced business July 1, 1873.]

PAID-UP CAPITAL, $200,000.

FRANCIS MACKIN, *President.* *Secretary*, WM. R. FREEMAN.

Office at Newark.

Attorney to accept service, SEWALL A. FAUNCE, *Kingston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$75,000 00	$84,500 00
Citizens' Gas Light Co. bonds,	16,500 00	16,500 00
Montclair Gas and Water Co. bonds,	8,500 00	8,500 00
Harrison town bonds,	3,000 00	2,850 00
Essex county bonds,	2,000 00	2,240 00
Newark city bonds,	1,000 00	1,120 00
Kearney town bonds,	1,000 00	950 00
Nat'l State Bank stock,	1,300 00	1,508 00
	$108,300 00	$118,168 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Merchants' Ins. Co. (Newark) stock,	$4,000 00	$2,000 00
American Trust Co.,	3,000 00	1,500 00
Citizens' Ins. Co. (N. Y.),	2,580 00	1,000 00
National Ins. Co. (N. Y.),		
	$9,580 00	$4,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$27,431 53	
Loans on mortgage of real estate (first liens),*	86,400 00	
Interest due or accrued thereon,	1,087 93	
Stocks, bonds, etc., as per schedule,	118,168 00	
Loans on collateral security, as per schedule,	4,500 00	
Cash in the office of the company,	1,570 33	
deposited in Nat'l State Bank,	7,487 74	
Interest due and accrued,	190 86	
Premiums in course of collection (net),	8,999 69	
Gross Assets,		$255,836 08

LIABILITIES.

Losses adjusted, unpaid,	$84 39	
claimed and reported,	7,400 00	
Unearned premiums on outstanding risks,	34,079 75	
Gross Liabilities, except capital,		41,564 14
Surplus as regards Policy-holders,		$214,271 94
Paid-up capital,		200,000 00
Surplus over Capital,		$14,271 94

INCOME.

Cash received for fire premiums,	$71,526 49	
Deduct re-insurance, rebate and return prem's,	13,162 35	
Net cash received for fire premiums,		$58,364 14
Cash received for marine and inland prem's,		11,866 56
Interest received on bonds and mortgages,		6,330 35
Interest and dividends received from all other sources,		10,303 01
Gross Cash Income,		$86,864 06

EXPENDITURES.

Net cash paid for fire losses,	$22,178 30
for marine and inland losses,	7,886 43

* Value of lands mortgaged,	$88,925 00
Value of buildings thereon,	93,700 00
Total value of property mortgaged,	$182,625 00
Amount of insurance held as collateral,	72,300 00

Cash dividends paid,	$16,000 00
paid for commissions and brokerage,	9,674 99
for salaries of officers and employés,	9,000 00
for state and local taxes,	1,643 95
for office, agency and incidental expenses,	10,999 51
Gross Cash Expenditures,	$77,383 18

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$4,169,525 00	$51,010 01
written during 1876,	7,647,937 00	74,435 80
Total,	$11,817,462 00	$125,445 81
Deduct risks expired and terminated,	6,074,855 00	63,830 59
In force at end of year,	$5,742,607 00	$61,615 22
Deduct amount re-insured,	122,341 00	1,270 65
Net amount in force,	$5,620,266 00	$60,344 57
Marine risks outstanding Dec. 31, 1875,	$183,415 00	$3,100 50
written during 1876,	1,269,970 00	11,474 31
Total,	$1,453,385 00	$14,574 81
Deduct risks expired and terminated,	1,305,040 00	11,799 75
In force at end of year,	$148,345 00	$2,775 06

Miscellaneous.

Premiums received from organization of company,	$183,736 85
Losses paid from organization of company,	54,755 66
Cash dividends declared from organization of company,	48,000 00
Dividends declared during the year (8 per cent.),	16,000 00
Losses incurred during the year,	33,965 34
Company's stock owned by directors,	93,700 00

HOME INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1853. Commenced business April 13, 1853.]

Paid-up Capital, $3,000,000.

Chas. J. Martin, *President.* *Secretary*, John H. Washburn.

Office, No. 135 Broadway.

Attorney to accept service, E. G. Snow, Jr., *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, 6s, 1881,	$200,000 00	$227,500 00
" " 10-40 bonds,	100,000 00	113,375 00
" " bonds, 5s, 1881,	1,400,000 00	1,568,000 00
" " cur. bonds, 6s,	500,000 00	608,750 00

Alabama state bonds,	$10,000 00	$3,300 00
Mississippi state warrants,	20,000 00	16,000 00
New York city bonds, 6s, 1879,	52,800 00	54,384 00
" " 7s, 1877,	51,000 00	52,020 00
" " 6s, 1877,	7,900 00	7,979 00
Brooklyn city certificates,	50,000 00	51,750 00
100 shares Hanover Nat'l Bank, N. Y.,	10,000 00	9,300 00
200 " Am. Exchange Nat'l Bank, N. Y.,	20,000 00	21,000 00
100 " Fourth Nat'l Bank, N. Y.,	10,000 00	9,800 00
250 " St. Nicholas Nat'l Bank, N. Y.,	25,000 00	25,000 00
300 " Metropolitan Nat'l Bank, N. Y.,	30,000 00	38,250 00
300 " Merchants' Exch. Nat'l Bank, N. Y.,	15,000 00	14,100 00
200 " Mercantile Nat'l Bank, N. Y.,	20,000 00	23,000 00
100 " Imp. and Traders' Nat'l Bank, N. Y.,	10,000 00	18,500 00
160 " Chatham Nat'l Bank, N. Y.,	4,000 00	5,440 00
188 " Nat'l Bank of the Republic, N. Y.,	18,800 00	18,800 00
200 " Nat'l Bank of Commerce, N. Y.,	20,000 00	21,700 00
250 " Nat'l Butch. and Drov. Bank, N. Y.,	6,250 00	7,812 50
200 " Bank of America, N. Y.,	20,000 00	26,400 00
200 " Manhattan Company,	10,000 00	13,500 00
100 " United States Trust Co.,	10,000 00	34,000 00
	$2,620,750 00	$2,989,660 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares St. Nicholas Nat'l Bank,	$2,000 00	$1,800 00
10 " Continental Nat'l Bank,	500 00	350 00
United States bonds, 5s, 1881,	5,600 00	5,000 00
350 shares St. Nicholas Nat'l Bank,	35,000 00	30,000 00
United States bonds, 5s, 1881,	1,120 00	2,850 00
" " 5-20 bonds, 1865 (new),	2,185 00	
" " " " "	2,185 00	4,000 00
" " " " (old),	2,185 00	
100 shares N. Y. Cent. and H. R. R. R.,	10,125 00	16,500 00
200 " N. Y. and Harlem R. R.,	13,500 00	
233 " Union Trust Co.,	34,950 00	25,000 00
20 " St. Nicholas Nat'l Bank,	2,000 00	
50 " N. Y. Cent. and H. R. R. R.,	5,062 50	2,700 00
100 " Safe Deposit Co.,	2,750 00	2,000 00
50 " N. Y. Cent. and H. R. R. R.,	5,062 50	3,000 00
402 " Long Island Bank,	25,728 00	20,000 00
100 " Chatham Bank,	3,400 00	3,000 00
Metropolitan Gas Light Co. scrip,	1,197 00	1,000 00
250 shares Central Trust Co.,	26,000 00	20,000 00
139 " United States Life Ins. Co.,	11,120 00	6,950 00
United States 5-20 bonds, 1867,	5,637 50	10,000 00
Brooklyn city bonds, 7s, 1915,	5,900 00	
104 shares People's Bank,	3,640 00	
8 " Richmond Co. Gas Light Co.,	400 00	

N. Y. city stock, 1878,	$1,530 00	$1,000 00
80 shares Fulton Bank of Brooklyn,	6,000 00	6,000 00
20 " Continental Ins. Co.,	2,700 00	
200 " N. Y. Mut. Gas Light Co.,	22,000 00	5,000 00
250 " L. S. and Mich. So. R. R.,	14,250 00	8,881 35
35 " Imp. and Traders Nat'l Bank,	6,475 00	5,500 00
United States 5-20 bonds, 1865 (old),	54,625 00	25,000 00
20 shares Nat'l Park Bank,	2,160 00	1,400 00
25 " United States Life Ins. Co.,	2,000 00	1,250 00
Fonda, Johnst'n and Glov. R. R. bonds,	51,750 00	50,000 00
Gloversville and Northville R. R. bonds,	15,000 00	
33 shares Shoe and Leather Bank,	4,455 00	
14 " N. Y., N. H. and H. R. R.,	2,100 00	8,000 00
17 " Home Life Ins. Co.,	2,550 00	
Commercial Mut. scrip, 1870,	9,189 00	15,000 00
50 shares Fifth Ave. Bank,	10,100 00	
50 " Metropolitan Nat'l Bank,	6,375 00	5,000 00
200 " Nat'l Broadway Bank,	10,000 00	5,000 00
50 " Metropolitan Nat'l Bank,	6,375 00	5,000 00
United States 5-20 bonds, 1865,	109,250 00	
500 shares L. S. and Mich. So. R. R.,	28,500 00	150,000 00
500 " Western Union Tel. Co.,	35,500 00	
Georgia state cur. bonds, 7s,	11,025 00	9,000 00
Yonkers city bonds, 7s,	3,060 00	2,000 00
Westchester town bonds, 7s,	3,000 00	
United States 5-20 bonds, 1865 (old),	1,092 50	5,000 00
Brooklyn city bonds, 7s,	2,060 00	
93 shares 42d St. and Grand St. R. R.,	11,625 00	9,000 00
Georgia state gold bonds, 7s,	27,000 00	26,000 00
" " cur. bonds, 7s,	5,250 00	
United States coupon bonds, 5s, 1881,	7,840 00	6,500 00
Kings county bonds, 7s,	5,250 00	
Morrisania town bonds, 7s,	2,020 00	16,000 00
Oswego city bonds, 7s,	11,025 00	
	$700,379 00	$519,681 35

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$6,800 19
Loans on mortgage of real estate (first liens), *	2,011,453 00
Interest due or accrued thereon,	57,350 94
Stocks, bonds, etc., as per schedule,	2,989,660 50
Loans on collateral security, as per schedule,	519,681 35
deposited in various banks,	342,311 22

* Value of lands mortgaged,	$2,581,000 00
Value of buildings thereon,	2,313,000 00
Total value of property mortgaged,	$4,894,000 00
Amount of insurance held as collateral,	1,577,600 00

Interest due and accrued,	$15,646 71	
Premiums in course of collection (net),	161,746 91	
Gross Assets,		$6,104,650 82

LIABILITIES.

Losses adjusted, unpaid,	$46,758 02	
claimed and reported,	177,916 53	
disputed or resisted,	20,335 60	
Total amount of losses,	$245,010 15	
Less re-insurance,	2,982 91	
Net amount of unpaid losses,	$242,027 24	
Unearned premiums on outstanding risks,	1,858,464 68	
Dividends to stockholders unpaid,	1,375 00	
Gross Liabilities, except capital,		2,101,866 92
Surplus as regards Policy-holders,		$4,002,783 90
Paid-up capital,		3,000,000 00
Surplus over Capital,		$1,002,783 90

INCOME.

Cash received for fire premiums,	$3,128,356 88	
Deduct re-insurance, rebate and return prem's,	227,323 56	
Net cash received for fire premiums,		$2,901,033 32
Interest received on bonds and mortgages,		133,050 03
Interest and dividends received from all other sources,		173,911 03
Gross Cash Income,		$3,207,994 38

EXPENDITURES.

Cash paid for fire losses,	$1,598,637 63	
Deduct salvage and re-insurance,	14,255 22	
Net cash paid for fire losses,		$1,584,382 41
Cash dividends paid,		301,280 00
paid for commission and brokerage,		546,704 45
for salaries of officers and employés,		254,723 05
for state and local taxes,		65,375 45
for office, agency and incidental expenses,		257,059 28
Gross Cash Expenditures,		$3,009,524 64

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$356,804,236 00	$3,765,389 00
written during 1876,	368,927,425 00	3,128,356 88
Total,	$725,731,661 00	$6,893,745 88
Deduct risks expired and terminated,	373,482,190 00	3,184,831 41
In force at end of year,	$352,249,471 00	$3,708,914 47
Deduct amount re-insured,	6,095,161 00	70,671 47
Net amount in force,	$346,154,310 00	$3,638,243 00

MISCELLANEOUS.

Premiums received from organization of company,	$40,789,332 37
Losses paid from organization of company,	25,755,158 68
Cash dividends declared from organization of company,	4,015,000 00
Dividends declared during the year (10 per cent.),	300,000 00
Losses incurred during the year,	1,596,452 38
Company's stock owned by directors,	630,300 00

HOWARD INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March 16, 1825. Commenced business April 19, 1825.]

PAID-UP CAPITAL, $500,000.

SAMUEL T. SKIDMORE, *President.* *Secretary*, CHARLES A. HULL.

Office, No. 66 Wall Street.

Attorney to accept service, ALBERT BOWKER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States currency bonds, 6s,	$200,000 00	$244,000 00
" " " " 6s, 1881,	60,000 00	68,400 00
" " " " 6s, 1867,	40,000 00	45,600 00
" " " " 5s, 1881,	60,000 00	67,200 00
New York state bonds, 7s, 1877,	5,000 00	5,050 00
" city bonds, 6s,	30,000 00	31,500 00
" county bonds, 6s,	5,000 00	5,300 00
Del. and Hud. Canal Co., 1st mort. gold b'ds, 7s,	7,000 00	7,840 00
" " " " bonds, 7s,	50,000 00	52,450 00
Metropolitan Nat'l Bank stock,	10,000 00	12,800 00
Phenix Nat'l Bank stock,	5,000 00	5,000 00
American Exchange Nat'l Bank stock,	16,000 00	16,960 00
Nat'l Bank of Commerce stock,	5,500 00	5,940 00
New York Gas Light Co. stock,	5,000 00	7,000 00
Manhattan Gas Light Co. stock,	2,500 00	6,250 00
	$501,000 00	$581,290 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
American Exchange Nat'l Bank stock,	$1,484 00	$1,300 00
Manhattan Co. (Bank), stock,	2,800 00	1,000 00
Merchants' Nat'l Bank stock,	1,200 00	350 00
	$5,484 00	$2,650 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$125,000 00	
Loans on mortgage of real estate (first liens),*	42,800 00	
Interest due or accrued thereon,	636 41	
Stocks, bonds, etc., as per schedule,	581,290 00	
Loans on collateral security, as per schedule,	2,650 00	
Cash deposited in various banks,	20,217 51	
Interest due and accrued,	4,169 75	
Premiums in course of collection (net),	15,961 96	
Rents due and accrued,	1,187 51	
Gross Assets,		$793,913 14

Liabilities.

Losses claimed and reported,	$2,567 90	
disputed or resisted,	1,700 00	
Unearned premiums on outstanding risks,	98,594 74	
Dividends to stockholders unpaid,	378 00	
Bills payable,	49 49	
Gross Liabilities, except capital,		103,290 13
Surplus as regards Policy-holders,		$690,623 01
Paid-up capital,		500,000 00
Surplus over Capital,		$190,623 01

Income.

Cash received for fire premiums,	$192,497 72	
Deduct re-insurance, rebate and return prem's,	16,008 42	
Net cash received for fire premiums,		$176,489 30
Cash received for marine and inland premiums,		34 68
Interest received on bonds and mortgages,		3,745 16
Interest and dividends received from all sources,		33,105 32
Income from all other sources; viz., rents, $3,500; miscellaneous, $300.12,		3,800 12
Gross Cash Income,		$217,174 58

Expenditures.

Cash paid for fire losses,	$61,483 00	
Deduct salvage and re-insurance,	4,998 95	
Net cash paid for fire losses,		$56,484 05
Cash dividends paid,		59,622 00
paid for commissions and brokerage,		19,657 18
for salaries of officers and employés,		33,100 61
for state and local taxes,		9,857 17

* Value of lands mortgaged,	$74,500 00
Value of buildings thereon,	75,500 00
Total value of property mortgaged,	$150,000 00
Amount of insurance held as collateral,	26,500 00

Cash paid for office, agency and incidental expenses,	$18,359 51
for improvements on real estate,	14,368 12
for interest on borrowed money,	15 14
Gross Cash Expenditures,	$211,463 78

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$23,544,469 00	$202,690 11
written during 1876,	25,237,484 00	193,715 57
Total,	$48,781,953 00	$396,405 68
Deduct risks expired and terminated,	25,362,153 00	216,320 71
In force at end of year,	$23,419,800 00	$180,084 97
Deduct amount re-insured,	809,585 00	4,473 81
Net amount in force,	$22,610,215 00	$175,611 16
Marine risks written during 1876,	$11,397 00	$34 68
Deduct risks expired and terminated,	11,397 00	34 68

MISCELLANEOUS.

Premiums received from organization of company,	$6,048,336 00
Losses paid from organization of company,	4,171,701 00
Cash dividends declared from organization of company,	1,895,875 00
Dividends declared during the year (12 per cent.),	60,000 00
Losses incurred during the year,	52,375 96
Company's stock owned by directors,	83,950 00

HUMBOLDT INSURANCE COMPANY, NEWARK, N. J.

[Incorporated March, 1870. Commenced business May, 1870.]

PAID-UP CAPITAL, $200,000.

E. W. McCLAVE, *President.* *Secretary*, H. D. CONDIT.

Office, No. 753 Broad Street.

Attorney to accept service, H. K. MERRIFIELD, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 4½s,	$10,000 00	$10,825 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
12½ shares Citizens' Gas Co.,	$625 00	$300 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$35,000 00	
Loans on mortgage of real estate (first liens),*	190,892 00	
Interest due or accrued thereon,	7,697 88	
Stocks, bonds, etc., as per schedule,	10,825 00	
Loans on collateral security, as per schedule,	300 00	
Cash in the office of the company,	1,298 43	
deposited in various banks,	25,137 56	
Premiums in course of collection (net),	23,546 15	
Gross Assets,		$294,697 02

Liabilities.

Losses adjusted, unpaid,	$7,709 21	
claimed and reported,	4,129 80	
disputed or resisted,	3,722 82	
Unearned premiums on outstanding risks,	66,981 79	
Gross Liabilities, except capital,		82,543 62
Surplus as regards Policy-holders,		$212,153 40
Paid-up capital,		200,000 00
Surplus over Capital,		$12,153 40

Income.

Cash received for fire premiums,	$142,541 71	
Deduct re-insurance, rebate and return prem's,	15,881 11	
Net cash received for fire premiums,		$126,660 60
Interest received on bonds and mortgages,		17,593 80
Interest and dividends received from all other sources,		1,232 71
Income from profit and loss account,,		10,826 69
Gross Cash Income,		$156,313 80

Expenditures.

Cash paid for fire losses,	$122,315 48
for commissions and brokerage,	23,282 49
for salaries of officers and employés,	7,046 00
for state and local taxes,	3,969 43
for office, agency and incidental expenses,	13,271 51
Gross Cash Expenditures,	$169,884 91

* Value of lands mortgaged,	$332,120 00
Value of buildings thereon,	203,180 00
Total value of property mortgaged,	$535,300 00
Amount of insurance held as collateral,	137,575 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$8,839,764 00	$145,792 13
written during 1876, . . .	10,214,770 00	157,116 65
Total, ...	$19,054,534 00	$302,908 78
Deduct risks expired and terminated, .	10,465,153 00	170,967 85
In force at end of year, ...	$8,589,381 00	$131,940 93
Deduct amount re-insured, . . .	80,724 00	1,035 40
Net amount in force, ...	$8,508,657 00	$130,905 53

Miscellaneous.

Premiums received from organization of company, . .	$866,180 38
Losses paid from organization of company, ...	469,108 80
Cash dividends declared from organization of company, .	37,671 67
Losses incurred during the year, ...	110,463 00
Company's stock owned by directors, ...	115,100 00

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA, PHILADELPHIA, PA.

[Incorporated April 14, 1792. Commenced business, 1794.]

Paid-up Capital, $2,000,000.

Arthur G. Coffin, *President.* *Secretary*, Matthias Maris.

Office, No. 232 Walnut Street.

Attorney to accept service, George E. Foster, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds, ...	$1,000,000 00	$1,123,625 00
Pennsylvania state loan (gold), 5s, . . .	10,000 00	10,400 00
" " 6s, ...	106,000 00	122,960 00
New Jersey state bonds, 6s, ...	54,000 00	61,020 00
Delaware state bonds, 6s, ...	10,000 00	10,500 00
Connecticut state bonds, 6s, ...	95,000 00	104,500 00
Philadelphia city bonds, 6s, ...	200,000 00	224,000 00
Pittsburgh city bonds, 7s, ...	50,000 00	53,000 00
Milwaukee city bonds, 7s, ...	50,000 00	52,000 00
Cincinnati city bonds, ...	60,000 00	63,020 00
Indianapolis city bonds, $7\frac{3}{10}$s, ...	30,000 00	31,200 00
Hartford city bonds, 6s, ...	50,000 00	52,000 00
Rochester city bonds, 7s, ...	25,000 00	27,500 00
Columbus city bonds, 8s, ...	15,000 00	16,350 00
Fall River city bonds (gold), 5s, . . .	30,000 00	30,000 00
Toledo city bonds, 8s, ...	21,000 00	22,260 00
Harrisburg city bonds, 6s, ...	15,000 00	15,150 00

Providence city bonds (gold), 5s,	$25,000 00	$26,250 00
Newark city bonds, 7s,	20,000 00	21,800 00
Cleveland city bonds, 7s,	45,000 00	49,050 00
Boston city bonds, 6s,	200,000 00	226,000 00
Williamsport city bonds, 6s,	3,000 00	2,700 00
Bellefonte borough bonds, 6s,	6,000 00	5,400 00
Penn. R. R. 1st mortgage bonds,	50,000 00	53,000 00
Delaware R. R. loan,	25,000 00	25,750 00
Chesapeake and Del. Canal Co. loan,	37,000 00	31,820 00
No. Pennsylvania R. R. bonds, 6s,	30,000 00	31,800 00
" " " " 7s,	5,000 00	5,450 00
Dela. Division Canal Co. loan,	13,800 00	13,210 00
Dela. and Raritan C. Co. and C. and A. R. R. and T. Co.,	11,000 00	11,220 00
Lehigh Coal and Nav. Co. convert. loan,	14,000 00	14,000 00
Lehigh Valley R. R. Co. loan, 6s,	50,000 00	54,500 00
" " " " 7s,	25,000 00	28,750 00
American S. S. Co. bonds,	40,000 00	33,600 00
Phila. and Reading R. R. reg'd bonds, 7s,	5,000 00	5,250 00
" " " mort. bonds,	78,000 00	75,380 00
Pennsylvania R. R. Co. consol'd 1st mort. loan,	100,000 00	100,000 00
South Carolina state bonds,	11,000 00	5,000 00
Lehigh Valley R. R. Co. mort. bonds,	50,000 00	49,000 00
United R. R. Co. (N. J.) bonds,	42,000 00	42,420 00
Phila. and Reading R. R. 1st mort. bonds,	50,000 00	50,000 00
Wm. Cramp & Sons' Dry Dock reg'd loan, 6s,	29,000 00	29,000 00
Phila., Wil. and Balti. R. R. loan,	39,000 00	40,950 00
Wrecking steamer "No. America,"	50,000 00	50,000 00
100 shares Philadelphia Nat'l Bank,	10,000 00	18,000 00
228 " Chesapeake and Del. C. Co.,	11,400 00	5,016 00
300 " Phil., Germ't and Norris't R. R.,	15,000 00	29,700 00
Peoria county (Ill.) bonds, 7s,	100,000 00	100,000 00
Philadelphia city warrants, 6s,	826 31	826 31
Dayton city bonds, 8s,	11,000 00	11,880 00
Burlington city bonds, 8s,	12,900 00	12,960 00
University of Penna. mort. bond,	25,000 00	25,000 00
Penn. and N. Y. Canal and R. R. Co. loan,	30,000 00	32,700 00
Penn. R. R. Co. N. Y. bonds,	50,000 00	50,000 00
50 shares Merchants' News Assoc., N. Y.,	1,000 00	1,000 00
Mutual Ins. scrip,	17,500 00	13,449 00
	$3,159,426 31	$3,401,316 31

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Harrisburg city bonds, 6s,	$12,500 00	
1000 shares Ins. Co. of No. America,	34,000 00	$26,000 00
Schuylkill Navigation bonds,	3,400 00	
Catawissa R. R. Co. bonds, 7s,	5,100 00	5,000 00

2000 shares Mutual Gas Light Co.,	$20,600 00	$25,000 00
1000 " Ins. Co. of No. America,	34,000 00	
1738 " Gloucester Manuf'g Co.,	52,140 00	43,400 00
3361 " Ins. Co. of No. America,	114,274 00	45,042 50
95 " Penna. R. R. Co.,	4,560 00	3,400 00
Phila. and Reading R. R. Co. bonds, 6s,	4,000 00	4,000 00
200 shares Phila., Germ't and Norris't R. R.,	19,800 00	33,000 00
500 " Penna. R. R. Co.,	24,000 00	
Phila. and Reading R. R. Co. bonds, 7s,	6,360 00	3,000 00
Philadelphia city bonds, 6s,	3,000 00	2,450 00
	$337,734 00	$190,292 50

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,		$102,500 00
Loans on mortgage of real estate (first liens),*		1,616,950 00
Interest due or accrued thereon,		24,545 26
Stocks, bonds, etc., as per schedule,		3,401,316 31
Loans on collateral security, as per schedule,		190,292 50
Cash in the office of the company and deposited in bank,		686,780 13
Interest due and accrued,		4,449 83
Premiums in course of collection (net),		289,362 28
Notes taken for marine and inland risks,		285,687 57
Gross Assets,		$6,601,883 88

Liabilities.

Losses adjusted, unpaid,	$21,285 00	
claimed and reported,	292,865 00	
disputed or resisted,	17,850 00	
Unearned premiums on outstanding risks,	1,553,553 65	
Reclaimable on perpetual fire policies,	349,957 79	
Gross Liabilities, except capital,		2,235,511 44
Surplus as regards Policy-holders,		$4,366,372 44
Paid-up capital,		2,000,000 00
Surplus over Capital,		$2,366,372 44

Income.

Cash received for fire premiums,	$1,503,306 48	
Deduct re-insurance, rebate and return prem's,	124,455 97	
Net cash received for fire premiums,		$1,378,850 51
Cash received for marine and inland prem's,	$2,051,967 38	
Deduct re-insurance, rebate and return prem's,	246,713 28	
Net cash received for marine and inl'd prem's,		1,805,254 10

* Total value of property mortgaged, $4,114,800 00
Amount of insurance held as collateral, 964,480 00

Unpaid premium notes received during the year,	$266,905 69	
Interest received on bonds and mortgages,		$65,922 88
Interest and dividends received from all other sources,		198,567 83
Income from all other sources; viz., perpetual prem's (net),		2,323 62
Deposits rec'd for perpet'l fire risks,	$9,536 64	
Received for increased capital,	$1,000,000 00	
Gross Cash Income,		$3,450,918 94

Expenditures.

Cash paid for fire losses,	$693,108 94	
Deduct salvage and re-insurance,	11,586 64	
Net cash paid for fire losses,		$681,522 30
Cash paid for marine and inland losses,	$1,474,363 17	
Deduct salvage and re-insurance,	163,603 51	
Net cash paid for marine and inland losses,		1,310,759 66
Cash dividends paid,		200,000 00
paid for commissions and brokerage,		342,395 76
for salaries of officers and employés,		100,322 17
for state and local taxes,		69,823 49
for office, agency and incidental expenses,		240,769 21
Gross Cash Expenditures,		$2,945,592 59

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$174,596,333 00	$2,690,416 24
written during 1876,	121,778,491 00	1,505,630 10
Total,	$296,374,824 00	$4,196,046 34
Deduct risks expired and terminated,	133,682,935 00	1,750,049 76
In force at end of year,	$162,691,889 00	$2,445,996 58
Marine risks outstanding Dec. 31, 1875,	$9,715,363 00	$430,467 24
written during 1876,	187,694,676 00	2,051,967 38
Total,	$197,410,039 00	$2,482,434 62
Deduct risks expired and terminated,	185,089,277 00	2,059,880 97
In force at end of year,	$12,320,762 00	$422,553 65

Miscellaneous.

Premiums received from organization of company,	$67,186,428 00
Losses paid from organization of company,	39,991,981 96
Cash dividends declared from organization of company,	8,850,000 00
Dividends declared during the year (10 per cent.),	200,000 00
Losses incurred during the year,	2,263,771 81
Company's stock owned by directors,	86,280 00

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, PHILADELPHIA, PA.

[Incorporated April 18, 1794. Commenced business November 5, 1794.]

PAID-UP CAPITAL, $200,000.

HENRY D. SHERRERD, *President.* *Secretary*, JOS. H. HOLLINSHEAD.

Office at Philadelphia.

Attorney to accept service, RICHARD POPE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
20 shares Union Ins. Co.,	$200 00	$200 00
30 " Pennsylvania Fire Ins. Co.,	3,000 00	4,350 00
20 " Philadelphia Bank,	2,000 00	3,440 00
284 " Lehigh Valley R. R. Co.,	14,200 00	13,632 00
136 " Phila. Germ'n and Norris'n R. R.,	6,800 00	13,498 00
262 " Phila. Wil. and Balti. R. R.,	13,100 00	16,375 00
350 " Lehigh Coal and Nav. Co.,	17,500 00	11,069 00
20 " Phila. and Southern Mail S. S. Co.,	2,500 00	240 00
5 " Susquehanna and York Turnp. Co.,	500 00	300 00
10 " Easton and Wilkesbarre Turnp. Co.,	250 00	100 00
100 " Centennial Board of Finance,	1,000 00	500 00
40 " Phila. and Lancaster Turnp. Co.,	200 00	200 00
Lehigh Coal and Nav. Co. bonds,	10,000 00	10,400 00
Chesapeake and Del. Canal Co., bonds,	5,000 00	4,350 00
Schuylkill Navigation Co., bonds,	3,000 00	1,950 00
Pennsylvania R. R. Co. bonds,	15,000 00	16,500 00
Harrisb'g, P., Mt. J. and Lanc. R. R. bonds,	15,000 00	15,750 00
Camden and Amb. R. R., and Del. and Rari. Canal and Trans. bonds.	5,000 00	5,475 00
No. Pennsylvania R. R. Co. bonds,	10,000 00	10,850 00
West Jersey R. R. Co. bonds,	30,000 00	25,500 00
Philadelphia city bonds, 6s,	30,000 00	33,600 00
American S. S. Co. of Phila. bonds,	20,000 00	17,000 00
Railway Equipment Trust of Penn.,	8,000 00	8,000 00
Delano Land Co., bonds,	10,000 00	10,000 00
Mutual Ins. Co. scrip,	865 00	865 00
United States bonds, 4½s (gold),	10,000 00	10,825 00
	$233,115 00	$234,969 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
313 shares Penn. and N. Y. Canal and R. R.,	$31,300 00	$25,000 00
11 " " " " "	10,450 00	10,200 00
Houston and Texas R'w'y 1st mort. bond, 7s,	885 00	
Phila. and Reading R. R. con. mort. bonds,	6,860 00	15,000 00
10 shares Trust Co., Penn.,	9,500 00	

500 shares Lehigh Valley R. R.,	$24,125 00	$20,000 00
500 " " " "	24,125 00	20,000 00
Pittsb'g, Cin. and St. Louis R. R. bonds,	28,215 60	24,000 00
200 shares Fidelity T. and S. Dep. Co.,	36,000 00	30,000 00
	$171,460 00	$144,200 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$172,850 00	
Interest due or accrued thereon,	4,720 53	
Stocks, bonds, etc., as per schedule,	234,969 00	
Loans on collateral security, as per schedule,	144,200 00	
Cash in the office of the company,	346 74	
deposited in bank,	22,785 85	
Interest due and accrued,	2,748 00	
Premiums in course of collection (gross),	21,551 26	
Notes taken for marine and inland risks,	17,803 04	
Gross Assets,		$621,974 42

Liabilities.

Losses adjusted, unpaid, claimed and reported,	$35,054 00	
Unearned premiums on outstanding risks,	122,839 06	
Reclaimable on perpetual fire policies,	77,214 10	
Dividends to stockholders unpaid,	744 00	
Commissions and brokerage,	2,238 31	
Bills payable,	2,298 38	
Gross Liabilities, except capital,		240,387 85
Surplus as regards Policy-holders,		$381,586 57
Paid-up capital,		200,000 00
Surplus over Capital,		$181,586 57

Income.

Cash received for fire premiums,	$158,705 94	
Deduct re-insurance, rebate and return prem's,	18,093 92	
Net cash received for fire premiums,		$140,612 02
Cash received for marine and inland prem's,	$118,197 30	
Deduct re-insurance, rebate and return prem's,	41,096 19	
Net cash received for marine and inl'd prem's,		77,101 11
Unpaid premium notes received during the year,	$17,803 04	
Interest received on bonds and mortgages,		5,697 60

* Value of lands mortgaged,	$108,800 00
Value of buildings thereon,	228,700 00
Total value of property mortgaged,	$337,500 00
Amount of insurance held as collateral,	130,700 00

Interest and dividends received from all other sources,		$27,864 62
Income from all other sources, including $4,253.01 premium on gold,		6,682 30
Deposits received for perpetual fire risks,	$4,409 50	
Gross Cash Income,		$257,957 65

Expenditures.

Cash paid for fire losses,	$67,264 92	
Deduct salvage and re-insurance,	1,170 41	
Net cash paid for fire losses,		$66,094 51
Cash paid for marine and inland losses,	$139,695 11	
Deduct salvage and re-insurance,	20,973 30	
Net cash paid for marine and inland losses,		118,721 81
Cash dividends paid,		23,832 00
paid for commissions and brokerage,		24,025 52
for salaries of officers and employés,		11,300 00
for state and local taxes,		4,798 33
for all other items; viz., profit and loss, $2,743.56; office, agency and incidental expen's, $13,414.86,		16,158 42
Gross Cash Expenditures,		$264,930 59

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$14,949,792 00	$180,753 38
written during 1876,	16,389,703 00	158,705 94
Total,	$31,339,495 00	$339,459 32
Deduct risks expired and terminated,	15,231,570 00	175,725 60
In force at end of year,	$16,107,925 00	$163,733 72
Deduct amount re-insured,	289,505 00	2,589 63
Net amount in force,	$15,818,420 00	$161,144 09
Marine risks outstanding Dec. 31, 1875,	$2,865,701 00	$74,012 66
written during 1876,	6,955,640 00	118,197 30
Total,	$9,821,341 00	$192,209 96
Deduct risks expired and terminated,	7,349,004 00	147,832 53
In force at end of year,	$2,472,337 00	$44,377 43
Deduct amount re-insured,	221,830 00	4,273 16
Net amount in force,	$2,250,507 00	$40,104 27

Miscellaneous.

Losses paid from organization of company,	$12,571,735 00
incurred during the year,	237,964 00
Company's stock owned by directors,	24,800 00

IRVING INSURANCE COMPANY OF THE CITY OF NEW YORK, N. Y.

[Incorporated April 30, 1872. Commenced business April 30, 1872.]

PAID-UP CAPITAL, $200,000.

MARTIN L. CROWELL, *President.* *Secretary*, JAMES M. WILSON.

Office, No. 157 Broadway.

Attorney to accept service, J. EDWARD HOLLIS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States reg'd bonds, 1904,	$155,000 00	$175,925 00
" " coupon bonds, 1904,	35,000 00	39,812 50
" " " " 1885,	10,000 00	11,025 00
	$200,000 00	$226,762 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Chicago and Alton R. R. stock,	$11,000 00	$10,000 00
Home Ins. Co. stock,	2,250 00	
	$13,250 00	$10,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$63,100 00	
Interest due or accrued thereon,	368 08	
Stocks, bonds, etc., as per schedule,	226,762 50	
Loans on collateral security, as per schedule,	10,000 00	
Cash deposited in bank,	2,838 05	
Interest due and accrued,	41 66	
Premiums in course of collection (gross),	7,223 20	
more than 3 mos. due, $533 83		
Gross Assets,		$310,333 49

LIABILITIES

Losses adjusted, unpaid,	$46 35
claimed and reported,	1,304 00
disputed or resisted,	1,000 00
Unearned premiums on outstanding risks,	45,213 96
Due and accrued for rent, salaries, etc.,	766 66

* Value of lands mortgaged,	$115,000 00
Value of buildings thereon,	71,000 00
Total value of property mortgaged,	$186,000 00
Amount of insurance held as collateral,	66,050 00

Commissions and brokerage,	$902 90	
Gross Liabilities, except capital,		$49,233 87
Surplus as regards Policy-holders,		$261,099 62
Paid-up capital,		200,000 00
Surplus over Capital,		$61,099 62

INCOME.

Cash received for fire premiums,	$94,599 48	
Deduct re-insurance, rebate and return prem's,	6,196 10	
Net cash received for fire premiums,		$88,403 38
Interest received on bonds and mortgages,		5,124 00
Interest and dividends received from all other sources,		10,164 73
Gross Cash Income,		$103,692 11

EXPENDITURES.

Cash paid for fire losses,	$35,834 59
dividends paid,	20,000 00
paid for commissions and brokerage,	12,234 67
for salaries of officers and employés,	14,267 00
for state and local taxes,	1,307 86
for office, agency and incidental expenses,	10,277 60
Gross Cash Expenditures,	$93,921 72

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$9,632,721 00	$113,490 45
written during 1876,	9,662,473 00	87,104 26
Total,	$19,295,194 00	$200,594 71
Deduct risks expired and terminated,	10,888,243 00	111,341 43
In force at end of year,	$8,406,951 00	$89,253 28
Deduct amount re-insured,	93,750 00	927 13
Net amount in force,	$8,313,201 00	$88,326 15

MISCELLANEOUS.

Premiums received from organization of company,	$506,258 32
Cash dividends declared from organization of company,	74,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	29,707 92
Company's stock owned by directors,	86,100 00

LAMAR INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 3, 1872. Commenced business April 3, 1872.]

PAID-UP CAPITAL, $200,000.

ISAAC R. ST. JOHN, *President.* *Secretary*, WM. R. MACDIARMID.

Office, No. 184 Broadway.

Attorney to accept service, T. T. SAWYER, Jr., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds, 1865,	$81,000 00	$89,707 50
" " " 1867,	150,000 00	170,625 00
" " bonds, 6s, 1881,	35,000 00	39,900 00
50 shares Nat'l Bank of the Republic,	5,000 00	3,750 00
75 " Nat'l Bank of Commerce,	7,500 00	8,100 00
75 " St. Nicholas Nat'l Bank,	7,500 00	7,875 00
	$286,000 00	$319,957 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
16 shares Mechanics' Bank, Brooklyn,	$1,200 00	$700 00
40 " Gas Light Co., Baltimore,	6,400 00	5,000 00
48 " Long Island Bank, Brooklyn,	2,400 00	7,500 00
Queens county bonds,	7,000 00	
	$17,000 00	$13,200 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$56,400 00	
Stocks, bonds, etc., as per schedule,	319,957 50	
Loans on collateral security, as per schedule,	13,200 00	
Cash in the office of the company,	5,104 78	
deposited in various banks,	5,309 99	
Premiums in course of collection (gross),	8,830 43	
Notes taken for marine and inland risks,	2,465 94	
Gross Assets,		$411,268 64

LIABILITIES.

Losses claimed and reported,	$8,100 00
disputed or resisted,	2,000 00
Unearned premiums on outstanding risks,	66,861 99
Commissions and brokerage,	1,229 45

* Value of lands mortgaged, $39,500 00
Value of buildings thereon, 84,500 00

Total value of property mortgaged, $124,000 00
Amount of insurance held as collateral, 56,400 00

Return premiums,	$305 14	
Gross Liabilities, except capital,		$78,496 58
Surplus as regards Policy-holders,		$332,772 06
Paid-up capital,		200,000 00
Surplus over Capital,		$132,772 06

Income.

Cash received for fire premiums,	$144,340 19	
Deduct re-insurance, rebate and return prem's,	11,033 77	
Net cash received for fire premiums,		$133,306 42
Cash received for marine and inland prem's,	$27,806 19	
Deduct re-insurance, rebate and return prem's,	3,216 16	
Net cash received for marine and inl'd prem's,		24,590 03
Unpaid premium notes received during the year,	$2,465 94	
Interest received on bonds and mortgages,		3,968 41
Interest and dividends received from all other sources,		18,592 00
Gross Cash Income,		$180,456 86

Expenditures.

Cash paid for fire losses,		$72,171 24
for marine and inland losses,	$18,323 74	
Deduct salvage and re-insurance,	24 02	
Net cash paid for marine and inland losses,		18,299 72
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		17,841 28
for salaries of officers and employés,		17,800 00
for state and local taxes,		2,306 36
office, agency and incidental expenses,		16,289 86
Gross Cash Expenditures,		$164,708 46

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$12,462,501 00	$145,076 25
written during 1876,	15,797,981 00	145,900 92
Total,	$28,260,482 00	$290,977 17
Deduct risks expired and terminated,	16,308,414 00	160,568 50
In force at end of year,	$11,952,068 00	$130,408 67
Deduct amount re-insured,	83,050 00	354 46
Net amount in force,	$11,869,018 00	$130,054 21

Inland risks outstanding December 31, 1875,	$170,100 00	$3,205 25
written during 1876, . .	5,621,218 00	28,326 48
Total, ...	$5,791,318 00	$31,531 73
Deduct risks expired and terminated, .	5,576,218 00	29,487 15
In force at end of year, . . .	$215,100 00	$2,044 58

MISCELLANEOUS.

Premiums received from organization of company, . .	$892,356 19
Losses paid from organization of company, ...	469,936 81
Cash dividends declared from organization of company, .	60,000 00
Dividends declared during the year (10 per cent.), . .	20,000 00
Losses incurred during the year, ...	84,458 03
Company's stock owned by directors, ...	51,400 00

LORILLARD INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated December, 1871. Commenced business January, 1872.]

PAID-UP CAPITAL, $300,000.

CARLISLE NORWOOD, *President.* *Secretary*, JOHN C. MILLS.

Office, No. 152 Broadway.

Attorney to accept service, JOSEPH F. HOVEY, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 10-40 reg'd bonds, . . .	$50,000 00	$56,687 50
" " bonds, 1865, ...	50,000 00	56,687 50
" " " 5s, 1881, ...	50,000 00	55,937 50
" " " 1867, ...	50,000 00	58,187 50
Lake Shore and Mich. So. mort. bonds, . .	24,000 00	25,265 00
	$224,000 00	$252,765 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
N. Y. Cent'l and H. Riv. R. R. 1st mort. bonds,	$60,000 00	$50,000 00
50 shares Metropolitan Gas Co., . . .	7,500 00	5,000 00
120 " Chatham Nat'l Bank, . . .	3,170 00	4,000 00
40 " Oriental Nat'l Bank, ...	1,860 00	
250 " L. S. and Mich. So. R. R. Co., . .	13,500 00	13,600 00
New Jersey Steamboat Co. bonds, . . .	7,000 00	
50 shares Phœnix Bank, ...	850 00	1,300 00
10 " Hanover Bank, ...	900 00	
46 " Manhattan Life Ins. Co., . . .	10,000 00	5,000 00
New Jersey Steamboat Co. bonds, . . .	3,000 00	2,500 00
	$107,780 00	$81,400 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$5,000 00	
Loans on mortgage of real estate (first liens),*	57,000 00	
Interest due or accrued thereon,	1,995 00	
Stocks, bonds, etc., as per schedule,	252,765 00	
Loans on collateral security, as per schedule,	81,400 00	
Cash in the office of the company,	434 94	
deposited in various banks,	54,271 59	
Interest due and accrued,	3,167 02	
Premiums in course of collection (gross),	20,253 00	
Gross Assets,		$476,286 55

Liabilities.

Losses claimed and reported,	$2,820 00	
disputed or resisted,	800 00	
Total amount of losses,	$3,620 00	
Less re-insurance,	750 00	
Net amount of unpaid losses,	$2,870 00	
Unearned premiums on outstanding risks,	59,982 37	
Commissions and brokerage,	3,038 29	
Return premiums,	68 79	
Gross Liabilities, except capital,		65,959 45
Surplus as regards Policy-holders,		$410,327 10
Paid-up capital,		300,000 00
Surplus over Capital,		$110,327 10

Income.

Cash received for fire premiums,	$169,687 49	
Deduct re-insurance, rebate and return prem's,	31,672 57	
Net cash received for fire premiums,		$138,014 92
Interest received on bonds and mortgages,		4,319 00
Interest and dividends received from all other sources,		21,777 70
Gross Cash Income,		$164,111 62

Expenditures.

Cash paid for fire losses,	$58,497 08	
Deduct salvage and re-insurance,	2,876 26	
Net cash paid for fire losses,		$55,620 82
Cash dividends paid,		30,000 00
paid for commissions and brokerage,		22,613 15
for salaries of officers and employés,		25,030 00
for state and local taxes,		7,495 13
for office, agency and incidental expenses,		12,758 20
Gross Cash Expenditures,		$153,517 30

* Total value of property mortgaged, $140,000 00
Amount of insurance held as collateral, 65,500 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$12,352,505 00	$126,953 69
written during 1876,	19,330,165 00	136,524 06
Total,	$31,682,670 00	$263,477 75
Deduct risks expired and terminated,	19,684,276 00	133,838 38
In force at end of year,	$11,998,394 00	$129,639 37
Deduct amount re-insured,	2,556,279 00	18,013 85
Net amount in force,	$9,442,115 00	$111,625 52

Miscellaneous.

Premiums received from organization of company,	$923,823 00
Losses paid from organization of company,	398,070 00
Cash dividends declared from organization of company,	111,000 00
Dividends declared during the year (15 per cent.),	30,000 00
Losses incurred during the year,	55,405 00
Company's stock owned by directors,	105,500 00

MANAYUNK INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 9, 1873. Commenced business June 13, 1873.]

Paid-up Capital, $200,000.

F. R. Shelton, *President.* *Secretary*, James S. Catanach.

Office, No. 302 Walnut Street.

Attorney to accept service, R. B. Leighton, *Melrose.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States reg'd bonds, 1881,	$37,500 00	$43,875 00
Philadelphia city warrants, 6s,	20,723 00	22,623 00
Penn. and N. Y. C. and R. R. 1st mort. bonds, 7s,	11,000 00	12,200 00
Pittsburg city bonds, 7s,	10,000 00	11,000 00
Penn. R. R. consol'd mort. bonds, 6s,	10,000 00	10,000 00
	$89,223 00	$99,698 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
210 shares Wheeler & Wilson S. M. Co.,	$26,250 00	$12,000 00
474 " Manayunk Bank,	28,440 00	20,000 00
Conn. Western R. R. 1st mort. bonds,	1,400 00	
107 shares Allentown Rolling Mill Co.,	4,280 00	3,000 00
20 " Penn. Steel Co.,	1,400 00	
Bonds and mortgage assigned,	3,000 00	2,500 00
	$64,770 00	$37,500 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$86,350 00	
Interest due or accrued thereon,	2,671 00	
Stocks, bonds, etc., as per schedule,	99,698 00	
Loans on collateral security, as per schedule,	37,500 00	
Cash in the office of the company,	2,300 00	
deposited in Manayunk Nat'l Bank,	10,293 19	
Interest due and accrued,	405 00	
Premiums in course of collection (gross),	7,035 13	
Gross Assets,		$246,252 32

Liabilities.

Unearned premiums on outstanding risks,	$23,372 35	
Reclaimable on perpetual fire policies,	10,843 88	
Commissions and brokerage,	1,505 25	
Gross Liabilities, except capital,		35,721 48
Surplus as regards Policy-holders,		$210,530 84
Paid-up capital,		200,000 00
Surplus over Capital,		$10,530 84

Income.

Cash received for fire premiums,	$62,548 98	
Deduct re-insurance, rebate and return prem's,	6,483 48	
Net cash received for fire premiums,		$56,065 50
Interest and dividends rec'd from all sources,		13,594 76
Deposits rec'd for perpet'l fire risks, $1,759 00		
Received for calls on capital, 40,000 00		
Gross Cash Income,		$69,660 26

Expenditures.

Net cash paid for fire losses,	$28,103 00
Cash dividends paid,	9,000 00
paid for commissions and brokerage,	10,080 91
for salaries of officers and employés,	8,899 60
for state and local taxes,	1,114 26
for advertising,	1,035 88
Gross Cash Expenditures,	$58,233 65

* Value of lands mortgaged,	$81,000 00
Value of buildings thereon,	100,100 00
Total value of property mortgaged,	$181,100 00
Amount of insurance held as collateral,	83,250 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$1,575,375 00	$29,300 00
written during 1876,	3,859,736 60	56,065 50
Total,	$5,435,111 60	$85,365 50
Deduct risks expired and terminated,	2,216,476 32	38,620 80
In force at end of year,	$3,218,635 28	$46,744 70

Miscellaneous.

Premiums received from organization of company,	$114,885 68
Losses paid from organization of company,	50,243 94
Cash dividends declared from organization of company,	15,000 00
Dividends declared during the year,	9,000 00
Losses incurred during the year,	25,103 00
Company's stock owned by directors,	103,200 00

MANHATTAN FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated January 8, 1872. Commenced business March 30, 1872.]

Paid-up Capital, $250,000.

Andrew J. Smith, *President.* *Secretary*, Louis P. Carman.

Office, No. 68 Wall Street.

Attorney to accept service, Edward Stearns, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States cur. bonds, 6s,	$100,000 00	$123,000 00
" " 5-20 bonds, 1865,	100,000 00	112,500 00
" " " 1867,	50,000 00	57,000 00
" " 10-40 bonds,	50,000 00	56,500 00
South Carolina state bonds,	20,000 00	7,000 00
United States cur. bonds, 6s,	10,000 00	10,000 00
	$330,000 00	$366,000 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
75 shares Phenix Ins. Co., Brooklyn,	$6,000 00	$5,000 00
25 " Buffalo Mut. Gas Light Co.,	3,000 00	
25 " Brew. & Maltsters' Ins. Co., N. Y.,	2,500 00	2,000 00
34 " Dry Dock and E. B'way R. R.,	5,000 00	2,500 00
16 " Howard Ins. Co., N. Y.,	1,000 00	700 00
Central Pacific gold bond, 7s,	1,100 00	700 00
32 shares Phenix Ins. Co., Brooklyn,	2,500 00	1,400 00
20 " Lamar Ins. Co., N. Y.,	2,200 00	5,000 00
20 " Hoffman Ins. Co., N. Y.,	1,100 00	
40 " Lenox Ins. Co., N. Y.,	1,200 00	
30 " Atlantic Ins. Co., N. Y.,	1,600 00	
60 " Lorillard Ins. Co., N. Y.,	1,600 00	

United States bonds, 1881,	$1,150 00	$700 00
" " " "	1,150 00	1,000 00
5 shares Phenix Ins. Co.,	400 00	
United States 5-20 bonds,	1,150 00	550 00
61 shares Howard Ins. Co., N. Y.,	3,850 00	3,000 00
10 " N. Y. and N. H. R. R.,	1,500 00	2,600 00
Central Pacific gold bonds,	2,200 00	
20 shares Home Ins. Co., N. Y.,	2,500 00	1,700 00
United States 5-20 bonds, 1867,	1,150 00	1,000 00
	$43,850 00	$27,850 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$6,000 00	
Loans on mortgage of real estate (first liens),*	221,147 17	
Interest due or accrued thereon,	6,145 82	
Stocks, bonds, etc., as per schedule,	366,000 00	
Loans on collateral security, as per schedule,	27,850 00	
Cash in the office of the company,	2,562 00	
deposited in bank,	120,600 36	
Interest due and accrued,	499 43	
Premiums in course of collection (net),	79,341 20	
Notes taken for marine and inland risks,	15,036 48	
Due for re-insurance,	5,475 81	
Gross Assets,		$850,658 27

Liabilities.

Losses claimed and reported,	$24,000 00	
Unearned premiums on outstanding risks,	260,179 95	
State and local taxes,	9,336 57	
Gross Liabilities, except capital,		293,516 52
Surplus as regards Policy-holders,		$557,141 75
Paid-up capital,		250,000 00
Surplus over Capital,		$307,141 75

Income.

Cash received for fire premiums,	$640,992 60	
Deduct re-insurance, rebate and return prem's,	43,795 79	
Net cash received for fire premiums,		$597,196 81
Cash received for marine and inland prem's,	$94,825 00	
Deduct re-insurance, rebate and return prem's,	36,187 21	
Net cash received for marine and inl'd prem's,		58,637 79
Interest received on bonds and mortgages,		14,280 00

* Value of lands mortgaged,	$309,300 00
Value of buildings thereon,	208,000 00
Total value of property mortgaged,	$517,300 00
Amount of insurance held as collateral,	208,000 00

Interest and dividends received from all other sources,	$23,739 35
Income from all other sources; viz., rents,	600 00
Gross Cash Income,	$694,453 95

Expenditures.

Cash paid for fire losses,	$367,969 29	
Deduct salvage and re-insurance,	5,180 92	
Net cash paid for fire losses,		$362,788 37
Cash paid for marine and inland losses,	$44,617 41	
Deduct salvage and re-insurance,	4,066 06	
Net cash paid for marine and inland losses,		40,551 35
Cash dividends paid,		35,000 00
paid for commissions and brokerage,		95,653 28
for salaries of officers and employés,		47,215 00
for state and local taxes,		15,072 02
for office, agency and incidental expenses,		60,142 52
Gross Cash Expenditures,		$656,422 54

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$33,613,391 00	$485,447 72
written during 1876,	47,843,248 00	597,196 81
Total,	$81,456,639 00	$1,082,644 53
Deduct risks expired and terminated,	48,340,516 00	584,400 30
In force at end of year,	$33,116,123 00	$498,244 23
Deduct amount re-insured,	582,062 00	8,940 46
Net amount in force,	$32,534,061 00	$489,303 77
Marine risks outstanding December 31, 1875,	$122,900 00	$1,860 30
written during 1876,	5,289,735 00	58,637 79
Total,	$5,412,635 00	$60,498 09
Deduct risks expired and terminated,	5,208,742 00	57,999 59
In force at end of year,	$203,893 00	$2,498 50

Miscellaneous.

Premiums received from organization of company,	$2,910,424 00
Losses paid from organization of company,	1,516,285 84
Cash dividends declared from organization of company,	120,000 00
Dividends declared during the year,	35,000 00
Losses incurred during the year,	403,339 72
Company's stock owned by directors	71,600 00

MANUFACTURERS' INSURANCE COMPANY, NEWARK, N. J.

[Incorporated June 20, 1873. Commenced business August 1, 1873.]

PAID-UP CAPITAL, $200,000.

GEORGE WILKINSON, *President.* *Secretary*, D. S. WOOD.

Office, No. 762 Broad Street.

Attorney to accept service, MILTON CLARK, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Manufacturers' Nat'l Bank stock,	$27,700 00	$26,315 00
State Trust Co. stock,	2,000 00	1,600 00
	$29,700 00	$27,915 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Nat'l Newark Banking Co. stock,	$3,500 00	$2,000 00
Elizabeth City Gas Co. stock,	3,600 00	2,588 70
National Trust Co. stock,	5,700 00	5,000 00
Rahway city bond,	4,000 00	3,000 00
Manufacturers' Nat'l Bank stock,	1,330 00	900 00
" " "	7,600 00	6,800 00
Houston city market bond, 8s,	4,000 00	2,500 00
Passaic water bond,	1,000 00	1,200 00
Newark and Rosendale Cement Co. stock,	440 00	
Bonds and mortgages assigned,	29,000 00	9,500 00
	$60,170 00	$33,488 70

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cost value of unencumbered real estate,	$6,912 99	
Loans on mortgage of real estate (first liens),*	183,414 17	
Interest due or accrued thereon,	6,521 29	
Stocks, bonds, etc., as per schedule,	27,915 00	
Loans on collateral security, as per schedule,	33,488 70	
Cash in the office of the company,	3,351 04	
deposited in bank,	25,783 32	
Interest due and accrued,	254 21	
Premiums in course of collection (net),	21,144 24	
Notes taken for marine and inland risks,	203 14	
Gross Assets,		$308,988 10

LIABILITIES.

Losses adjusted, unpaid,	$11,859 00
disputed or resisted,	3,025 00

* Total value of property mortgaged, $398,150 00
Amount of insurance held as collateral, 83,450 00

Unearned premiums on outstanding risks,	$71,722 11	
Retained to pay assessment,	1,780 49	
Gross Liabilities, except capital,		$88,386 60
Surplus as regards Policy-holders,		$220,601 50
Paid-up capital,		200,000 00
Surplus over Capital,		$20,601 50

Income.

Cash received for fire premiums,	$133,167 41	
Deduct re-insurance, rebate and return prem's,	15,818 87	
Net cash received for fire premiums,		$117,348 54
Unpaid premium notes received during the year,	$203 14	
Interest and dividends received from all sources,		12,849 39
Gross Cash Income,		$130,197 93

Expenditures.

Cash paid for fire losses,	$61,313 50
dividends paid,	14,000 00
paid for commissions and brokerage,	21,316 72
for salaries of officers and employés,	9,488 02
for state and local taxes,	3,295 80
for office, agency and incidental expenses,	6,560 87
Gross Cash Expenditures,	$115,974 91

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$8,529,129 00	$110,963 95
written during 1876,	15,735,556 00	163,442 86
Total,	$24,264,685 00	$274,406 81
Deduct risks expired and terminated,	12,292,818 00	135,549 99
In force at end of year,	$11,971,867 00	$138,856 82
Deduct amount re-insured,	309,065 00	3,174 90
Net amount in force,	$11,662,802 00	$135,681 92

Miscellaneous.

Premiums received from organization of company,	$353,479 12
Losses paid from organization of company,	113,710 40
Cash dividends declared from organization of company,	33,025 42
Dividends declared during the year (7 per cent.),	14,000 00
Losses incurred during the year,	68,767 50
Company's stock owned by directors,	133,000 00

MERCANTILE INSURANCE COMPANY, CLEVELAND, OHIO.

[Incorporated November, 1871. Commenced business December 23, 1871.]

PAID-UP CAPITAL, $200,000.

W. J. GORDON, *President.* *Secretary*, GEO. A. TISDALE.

Office at Cleveland.

Attorney to accept service, HAMMOND VINTON, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$68,500 00	$77,300 00
Ohio state bonds,	23,615 38	26,400 00
400 shares Cleveland and P. R. R.,	20,000 00	18,000 00
100 " N. Y. Central and H. Riv. R. R.,	10,000 00	10,300 00
500 " Lake Shore and Mich. So. R. R.,	50,000 00	28,000 00
Buffalo and Erie R. R. mort. bonds, 7s,	14,000 00	16,500 00
Buffalo and State Line R. R. mort. bonds, 7s,	1,500 00	
	$187,615 38	$176,500 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Merchants' Nat'l Bank, Cleveland,	$7,500 00	$4,000 00
200 shares Lake Shore and Mich. So. R. R.,	11,000 00	10,000 00
20 " Citizens' Sav. and Loan Ass'n,	5,500 00	4,500 00
	$24,000 00	$18,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$108,125 94	
Interest due or accrued thereon,	4,590 92	
Stocks, bonds, etc., as per schedule,	176,500 00	
Loans on collateral security, as per schedule,	18,500 00	
Cash in the office of the company,	3,390 07	
deposited in bank,	35,799 43	
Interest due and accrued,	1,181 41	
Premiums in course of collection (gross),	5,846 81	
Notes taken for marine and inland risks,	20,695 18	
Salvage on losses paid,	3,500 00	
Steam wrecking pump,	1,250 00	
Office furniture and fixtures, $1,500 00		
Gross Assets,		$379,379 76

* Value of lands mortgaged, $302,500 00
Value of buildings thereon, 55,200 00

Total value of property mortgaged, $357,700 00
Amount of insurance held as collateral, 4,000 00

Liabilities.

Losses claimed and reported,	$8,584 64	
disputed or resisted,	6,500 00	
Total amount of losses,	$15,084 64	
Less re-insurance	2,333 33	
Net amount of unpaid losses,	$12,751 31	
Unearned premiums on outstanding risks,	48,332 80	
Due and accrued for rent, salaries, etc.,	1,410 77	
Commissions and brokerage,	1,654 06	
Bills payable, $1,599.96; re-insurance due other companies, $1,306.89,	2,906 85	
Gross Liabilities, except capital,		$67,055 79
Surplus as regards Policy-holders,		$312,323 97
Paid-up capital,		200,000 00
Surplus over Capital,		$112,323 97

Income.

Cash received for fire premiums,	$93,127 79	
Deduct re-insurance, rebate and return prem's,	8,542 26	
Net cash received for fire premiums,		$84,585 53
Cash received for marine and inland prem's,	$51,544 27	
Deduct re-insurance, rebate and return prem's,	6,472 23	
Net cash received for marine and inl'd prem's,		45,072 04
Unpaid premium notes received during the year,	$29,051 22	
Interest received on bonds and mortgages,		9,064 73
Interest and dividends received from all other sources,		14,571 33
Gross Cash Income,		$153,293 63

Expenditures.

Cash paid for fire losses,	$48,065 70	
Deduct salvage and re-insurance,	460 92	
Net cash paid for fire losses,		$47,604 78
Cash paid for marine and inland losses,	$32,071 48	
Deduct salvage and re-insurance,	2,780 59	
Net cash paid for marine and inland losses,		29,290 89
Cash dividends paid,		30,000 00
paid for commissions and brokerage,		16,226 52
for salaries of officers and employés,		15,854 88
for state and local taxes,		3,801 06
for office, agency and incidental expenses,		7,534 96
Gross Cash Expenditures,		$150,313 09

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$6,229,430 00	$77,884 64
written during 1876,	8,898,382 00	92,986 00
Total,	$15,127,812 00	$170,870 64
Deduct risks expired and terminated,	7,743,978 00	82,426 89
In force at end of year,	$7,383,834 00	$88,443 75
Deduct amount re-insured,	85,370 00	799 76
Net amount in force,	$7,298,464 00	$87,643 99
Marine risks outstanding Dec. 31, 1875,	$167,250 00	$10,549 75
written during 1876,	2,530,903 00	52,668 63
Total,	$2,698,153 00	$63,218 38
Deduct risks expired and terminated,	2,567,653 00	55,119 38
In force at end of year,	$130,500 00	$8,099 00
Deduct amount re-insured,	7,500 00	390 00
Net amount in force,	$123,000 00	$7,709 00

Miscellaneous.

Premiums received from organization of company,	$996,000 71
Losses paid from organization of company,	501,140 58
Cash dividends declared from organization of company,	105,000 00
Dividends declared during the year,	30,000 00
Losses incurred during the year,	71,309 28
Company's stock owned by directors,	151,500 00

MERCANTILE FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated January 15, 1852. Commenced business January 15, 1852.]

Paid-up Capital, $200,000.

Wm. A. Anderson, *President.* *Secretary*, C. W. Parmelee.

Office, No. 166 Broadway.

Attorney to accept service, W. V. Hutchings, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States reg'd bonds, 1881,	$135,000 00	$153,562 50
" " 10-40 reg'd bonds,	35,000 00	39,637 50
" " coupon bonds, 5s, 1881,	10,000 00	11,175 00
	$180,000 00	$204,375 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States coupon bonds, 1867,	$581 25	$500 00
" " " " "	581 25	500 00
	$1,162 50	$1,000 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$71,500 00	
Interest due or accrued thereon,	834 16	
Stocks, bonds, etc., as per schedule,	204,375 00	
Loans on collateral security, as per schedule,	1,000 00	
Cash in the office of the company,	1,248 82	
deposited in Merchants' Exch. Nat'l Bank,	15,710 97	
Interest due and accrued,	8 50	
Premiums in course of collection (gross),	2,875 57	
Premiums more than 3 mos. due, $101 25		
Gross Assets,		$297,553 02

Liabilities.

Losses adjusted, unpaid,	$152 87	
claimed and reported,	625 00	
Unearned premiums on outstanding risks,	30,143 49	
Dividends to stockholders unpaid,	35 00	
Due and accrued for rent, salaries, etc.,	708 34	
Commissions and brokerage,	140 70	
Return premiums,	31 35	
Gross Liabilities, except capital,		31,836 75
Surplus as regards Policy-holders,		$265,716 27
Paid-up capital,		200,000 00
Surplus over Capital,		$65,716 27

Income.

Cash received for fire premiums,	$63,323 42	
Deduct re-insurance, rebate and return prem's,	3,949 34	
Net cash received for fire premiums,		$59,374 08
Interest received on bonds and mortgages,		5,012 09
Interest and dividends received from all other sources,		11,723 00
Gross Cash Income,		$76,109 17

Expenditures.

Cash paid for fire losses,	$20,361 89	
Deduct salvage and re-insurance,	1,031 26	
Net cash paid for fire losses,		$19,330 63

* Value of lands mortgaged, $92,000 00
Value of buildings thereon, 115,000 00
Total value of property mortgaged, $207,000 00
Amount of insurance held as collateral, 83,000 00

Cash dividends paid,	$20,000 00
paid for commissions and brokerage,	4,656 50
for salaries of officers and employés,	15,900 00
for state and local taxes,	577 72
for office, agency and incidental expenses,	9,895 19
Gross Cash Expenditures,	$70,360 04

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$9,492,219 67	$70,518 34
written during 1876,	10,298,676 07	64,776 13
Total,	$19,790,895 74	$135,294 47
Deduct risks expired and terminated,	11,119,541 95	74,216 22
In force at end of year,	$8,671,353 79	$61,078 25
Deduct amount re-insured,	151,966 67	1,076 39
Net amount in force,	$8,519,387 12	$60,001 86

MISCELLANEOUS.

Premiums received from organization of company,	$1,641,372 53
Losses paid from organization of company,	820,083 41
Cash dividends declared from organization of company,	462,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	20,035 67
Company's stock owned by directors,	49,550 00

MERCANTILE MUTUAL INSURANCE COMPANY, NEW YORK N. Y.

[Incorporated April, 1842. Commenced business April, 1842.]

PAID-UP CAPITAL, $500,000.

ELWOOD WALKER, *President.* *Secretary*, C. J. DESPARD.

Office, No. 35 Wall Street.

Attorney to accept service, W. V. HUTCHINGS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
70	shares Bank of America,	$7,000 00	$9,450 00
100	" Bank of Commerce,	10,000 00	11,000 00
25	" Bank of New York,	2,500 00	2,900 00
100	" Bank of Republic,	7,500 00	7,350 00
40	" Bank of State of New York,	4,000 00	4,560 00
102	" American Exchange Bank,	10,200 00	10,710 00
120	" Continental Bank,	9,000 00	6,210 00
134	" Gallatin Nat'l Bank,	6,700 00	7,705 00
100	" Hanover Nat'l Bank,	10,000 00	9,000 00
50	" Metropolitan Nat'l Bank,	5,000 00	6,450 00

200 shares Merchants' Nat'l Bank,	$10,000 00	$11,800 00
300 " Manhattan Nat'l Bank,	15,000 00	21,000 00
17 " Marine Nat'l Bank,	1,700 00	1,666 00
50 " Phenix Nat'l Bank,	1,000 00	920 00
100 " Park Nat'l Bank,	10,000 00	10,500 00
110 " St. Nicholas Nat'l Bank,	11,000 00	11,220 00
20 " Union Nat'l Bank,	1,000 00	1,350 00
327 " Williamsburg Gas Light Co.,	16,350 00	21,255 00
Williamsburg Gas Light Co. scrip,	13,000 00	13,000 00
100 shares Coast Wrecking Co.,	10,000 00	5,000 00
New York city bonds, 6s, 1887,	20,000 00	20,600 00
United States 5-20 bonds, 1865,	23,000 00	26,105 00
" " cur. bonds, 6s, 1898,	95,000 00	115,900 00
C. C. and I. C. R. R. bonds,	1,000 00	390 00
Indianapolis and Vincennes R. R.,	20,000 00	16,000 00
750 shares N. Y. Central and H. R. R. R.,	75,000 00	75,750 00
310 " Mercantile Mut. Ins. Co., $15,500 00		
	$394,950 00	$427,791 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
100 shares Continental Ins. Co.,	$12,000 00	$9,000 00

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$427,791 00	
Loans on collateral security, as per schedule,	9,000 00	
Cash deposited in American Exch. Bank,	67,310 30	
Interest due and accrued,	4,693 80	
Premiums in course of collection (gross),	177,692 46	
Notes taken for marine and inland risks,	192,463 82	
Salvage on losses paid,	58,110 00	
Re-insurance on losses paid,	12,918 00	
Gross Assets,		$949,979 38

Liabilities.

Losses adjusted, unpaid,	$2,110 00	
claimed and reported,	122,234 00	
Unearned premiums on outstanding risks,	127,219 83	
Dividends to stockholders unpaid,	14,199 88	
Due and accrued for rent, salaries, etc.,	625 37	
State and local taxes,	4,004 24	
Commissions and brokerage,	421 18	
Return prem's, $223.01; re-ins., $718.95,	941 96	
Gross Liabilities, except capital,		271,756 46
Surplus as regards Policy-holders,		$678,222 92
Paid-up capital,		500,000 00
Surplus over Capital,		$178,222 92

Income.

Cash received for marine and inl'd prem's,	$939,780 97	
Deduct re-insurance, rebate and return prem's,	213,593 61	
Net cash received for marine and inl'd prem's,		$726,187 36
Unpaid premium notes received during the year,	$192,443 92	
Interest and dividends received from all sources,		34,097 45
Income from all other sources,		3,305 73
Gross Cash Income,		$763,590 54

Expenditures.

Cash paid for marine and inl'd losses,	$656,369 39	
Deduct salvage and re-insurance,	84,174 23	
Net cash paid for marine and inl'd losses,		$572,195 16
Cash dividends paid,		50,000 00
paid for commissions and brokerage,		49,485 71
for salaries of officers and employés,		70,949 73
for state and local taxes,		12,344 68
for office, agency and incidental expenses,		272 49
Gross Cash Expenditures,		$755,247 77

Risks and Premiums.

		Premiums.
Marine risks outstanding December 31, 1875,	$2,137,439 00	$201,692 74
written during 1876,	54,731,452 00	878,932 08
Total,	$56,868,891 00	$1,080,624 82
Deduct risks expired and terminated,	56,289,770 00	953,404 99
In force at end of year,	$579,121 00	$127,219 83

Miscellaneous.

Premiums received from organization of company,	$37,308,431 51
Losses paid from organization of company,	28,313,911 60
Cash dividends declared from 1857,	1,404,688 28
Dividends declared during the year (10 per cent.),	50,000 00
Losses incurred during the year,	656,369 39
Company's stock owned by directors,	112,850 00

THE MERCHANTS' INSURANCE COMPANY, NEWARK, N. J.

[Incorporated February 18, 1858. Commenced business April 18, 1858.]

PAID-UP CAPITAL, $200,000.

SILAS MERCHANT, *President.* *Secretary*, HENRY POWLES.

Office, Nos. 776 and 778 Broad Street.

Attorney to accept service, ROBERT H. WASS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$150,000 00	$170,898 00
Newark city bonds,	100,000 00	110,000 00
Elizabeth city bonds,	25,000 00	25,000 00
Long Branch school bonds,	15,000 00	15,000 00
E. Orange Street improvement bonds,	20,500 00	20,500 00
New Brunswick city bonds,	2,800 00	2,800 00
	$313,300 00	$344,198 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
20 shares	Citizens' Gas Co.,	$1,000 00	$1,600 00
413 "	Consumers' Coal Co.,	2,065 00	
100 "	Mechanics' Nat'l Bank,	9,500 00	5,000 00
10 "	First Nat'l Bank,	1,100 00	5,000 00
50 "	New York City Ice Co.,	5,000 00	
100 "	Mechanics' Nat'l Bank,	9,500 00	5,000 00
10 "	Merchants' Nat'l Bank,	900 00	800 00
15 "	Second Nat'l Bank,	2,025 00	1,500 00
New York and Newark R. R. bonds,		4,500 00	2,500 00
30 shares	Merchants' Nat'l Bank,	2,700 00	3,900 00
20 "	American Trust Co.,	1,800 00	
Lehigh and Wilkesbarre Coal Co. bonds,		6,500 00	6,000 00
100 shares	Essex Co. Nat'l Bank,	7,000 00	9,000 00
50 "	American Trust Co.,	4,500 00	
26 "	Newark City Ice Co.,	2,600 00	2,000 00
60 "	Merchants' Nat'l Bank,	5,400 00	4,500 00
50 "	American Trust Co.,	4,500 00	5,000 00
25 "	Newark City Ice Company,	2,500 00	
50 "	American Trust Co.,	4,500 00	3,500 00
		$77,590 00	$55,300 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$86,500 00
Loans on mortgage of real estate (first liens),*	421,209 45

* Total value of property mortgaged, ... $1,182,130 00
Amount of insurance held as collateral, ... 473,400 00

Interest due or accrued thereon,	$11,088 25	
Stocks, bonds, etc., as per schedule,	344,198 00	
Loans on collateral security, as per schedule,	55,300 00	
Cash in the office of the company,	12,209 87	
deposited in various banks,	29,087 31	
Interest due and accrued,	4,028 66	
Premiums in course of collection (gross),	38,447 30	
Rents due and accrued,	1,015 00	
Premiums more than 3 mos. due, .. $521 25		
Gross Assets,		$1,003,083 84

LIABILITIES.

Losses adjusted, unpaid,	$4,689 88	
claimed and reported,	21,586 32	
disputed or resisted,	6,135 00	
Total amount of losses,	$32,411 20	
Less re-insurance,	2,000 00	
Net amount of unpaid losses,	$30,411 20	
Unearned premiums on outstanding risks,	243,951 87	
Reclaimable on perpetual fire policies,	570 00	
Unpaid scrip ordered to be redeemed,	4,659 00	
Interest due or accrued on scrip,	12,868 23	
Commissions and brokerage,	7,790 00	
Return premiums,	1,936 27	
Gross Liabilities, except capital and scrip,		302,186 57
Surplus as regards Policy-holders,		$700,897 27
Paid-up capital,	$200,000 00	
Scrip outstanding, not ordered to be redeemed,	98,538 80	
		298,538 80
Surplus over Capital and Scrip,		$402,358 47

INCOME.

Cash received for fire premiums,	$467,087 28	
Deduct re-insurance, rebate and return prem's,	34,461 37	
Net cash received for fire premiums,		$432,625 91
Interest received on bonds and mortgages,		27,382 49
Interest and dividends received from all other sources,		20,812 14
Income from all other sources; viz., rents,		3,395 26
Gross Cash Income,		$484,215 80

EXPENDITURES.

Cash paid for fire losses,	$180,325 85	
Deduct salvage and re-insurance,	3,012 68	
Net cash paid for fire losses,		$177,313 17
Cash dividends paid,		24,000 00

Interest paid scripholders, ...	$30,186 97
Cash paid for redemption of scrip, ...	
for commissions and brokerage, ...	72,468 47
for salaries of officers and employés, . . .	29,136 17
for state and local taxes, ...	6,565 82
for office, agency and incidental expenses, . .	37,209 30
Suspense account, ...	3,167 14
Gross Cash Expenditures, ...	$380,047 04

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1875, .	$40,840,403 00	$413,952 36
written during 1876, . . .	48,194,767 00	471,947 86
Total, ...	$89,035,170 00	$885,900 22
Deduct risks expired and terminated, .	44,501,728 00	415,820 94
In force at end of year, ...	$44,533,442 00	$470,079 28
Deduct amount re-insured, . . .	287,727 00	2,901 75
Net amount in force, ...	$44,245,715 00	$467,177 53

MISCELLANEOUS.

Premiums received from organization of company, .	$2,505,373 83
Losses paid from organization of company, ...	933,441 63
Cash dividends declared from organization of company, .	156,219 63
Dividends declared during the year (12 per cent.), . .	24,000 00
Losses incurred during the year, ...	181,244 86
Company's stock owned by directors, ...	58,300 00

MERCHANTS' INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April, 1850. Commenced business April, 1850.]

PAID-UP CAPITAL, $200,000.

C. V. B. OSTRANDER, *President.* *Secretary*, J. L. DOUGLASS.

Office, No. 149 Broadway.

Attorney to accept service, EDWARD WALLEY, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States reg'd bonds, 6s, 1881, . . .	$20,000 00	$22,750 00
" " coupon bonds, 6s, 1881, . .	30,000 00	35,325 00
" " reg'd bonds, 6s, 1881, . . .	50,000 00	56,875 00
300 shares North River Bank, ...	15,000 00	7,500 00
80 " Merchants' Exchange Bank, . .	4,000 00	3,600 00
New York Central R. R. bonds, . . .	35,000 00	35,700 00
	$154,000 00	$161,750 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
168	shares North River Ins. Co.,	$3,375 00	$2,500 00
114	" Westchester Ins. Co.,	1,368 00	800 00
	Northern R. R. bonds,	11,700 00	10,000 00
	Hudson Co. (N. J.) bonds,	2,600 00	
5	shares Star Ins. Co.,	600 00	400 00
400	" Eleventh Ward Bank,	7,000 00	7,000 00
8	" First Nat'l Bank,	800 00	500 00
10	" Park Ins. Co.,	1,520 00	2,300 00
10	" Star Ins. Co.,	1,120 00	
6	" Columbia Ins. Co.,	450 00	
17	" Jefferson Ins. Co.,	744 60	
24	" Union Ferry Co., Brooklyn,	3,240 00	2,400 00
20	" Jersey City Ins. Co.,	1,350 00	2,000 00
10	" Star Ins. Co.,	1,200 00	
10	" Park Ins. Co.,	1,520 00	
50	" North River Bank,	1,250 00	2,000 00
25	" American Express Co.,	1,437 50	1,200 00
10	" Home Ins. Co.,	1,100 00	
41	" People's Ins. Co.,	3,423 50	1,500 00
50	" Broadway Ins. Co.,	2,812 50	
20	" Globe Ins. Co.,	1,320 00	600 00
40	" " "	2,620 00	1,400 00
34	" Irving Bank,	2,040 00	1,200 00
		$54,591 10	$35,800 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$275,500 00	
Interest due or accrued thereon,	7,434 50	
Stocks, bonds, etc., as per schedule (cost),	155,965 00	
Loans on collateral security, as per schedule,	35,800 00	
Cash in the office of the company,	3,912 65	
deposited in bank,	15,425 60	
Interest due and accrued,	4,405 61	
Premiums in course of collection (net),	13,260 44	
Gross Assets,		$511,703 80

Liabilities.

Losses claimed and reported,	$6,800 00	
Unearned premiums on outstanding risks,	116,050 38	
Gross Liabilities, except capital,		122,850 38
Surplus as regards Policy-holders,		$388,853 42
Paid-up capital,		200,000 00
Surplus over Capital,		$188,853 42

* Value of lands mortgaged,	$236,000 00
Value of buildings thereon,	279,000 00
Total value of property mortgaged,	$515,000 00
Amount of insurance held as collateral,	279,600 00

Income.

Cash received for fire premiums,	$160,124 78	
Deduct re-insurance, rebate and return prem's,	6,205 12	
Net cash received for fire premiums,		$153,919 66
Interest received on bonds and mortgages,		18,237 17
Interest and dividends received from all other sources,		10,342 17
Gross Cash Income,		$182,499 00

Expenditures.

Cash paid for fire losses,	$60,410 37	
Deduct salvage and re-insurance,	137 28	
Net cash paid for fire losses,		$60,273 09
Cash dividends paid,		40,000 00
paid for commissions and brokerage,		28,388 77
for salaries of officers and employés,		33,139 48
for state and local taxes,		5,463 41
for office, agency and incidental expenses,		10,629 82
Gross Cash Expenditures,		$177,894 57

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$30,609,340 06	$238,810 71
written during 1876,	29,897,437 31	174,314 77
Total,	$60,506,777 37	$413,125 48
Deduct risks expired and terminated,	31,371,679 32	181,024 71
In force at end of year,	$29,135,098 05	$232,100 77
Deduct amount re-insured,	77,600 00	–
Net amount in force,	$29,057,498 05	$232,100 77

Miscellaneous.

Premiums received from organization of company,	$3,533,156 61
Losses paid from organization of company,	1,412,828 90
Cash dividends declared from organization of company,	934,000 00
Dividends declared during the year (20 per cent.),	40,000 00
Losses incurred during the year,	63,729 53
Company's stock owned by directors,	61,750 00

MERCHANTS' INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1851. Commenced business June, 1851.]

PAID-UP CAPITAL, $200,000.

WALTER PAINE, *President.* *Secretary*, CHARLES FOSTER.

Office, No. 22 Market Square.

Attorney to accept service, P. E. EDDY, *Brookline.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
1600 shares Nat'l Bank of Commerce,	$80,000 00	$80,000 00
1000 " American Nat'l Bank,	50,000 00	52,000 00
400 " Merchants' Nat'l Bank,	20,000 00	22,400 00
400 " Globe Nat'l Bank,	20,000 00	12,000 00
467 " Providence Gas Co.,	23,350 00	27,319 50
200 " Phœnix Nat'l Bank,	10,000 00	15,000 00
257 " Mechanics' Nat'l Bank,	12,850 00	17,219 00
102 " Manufacturers' Nat'l Bank,	10,200 00	12,852 00
66 " Del. and Hud. Canal Co.,	6,600 00	4,620 00
United States 5-20 bonds,	20,000 00	22,650 00
	$253,000 00	$266,060 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$40,323 54	
Interest due or accrued thereon,	380 27	
Stocks, bonds, etc., as per schedule,	266,060 50	
Cash in the office of the company,	221 16	
deposited in Nat'l Bank of Commerce,	65,760 85	
Interest due and accrued,	4,094 41	
Premiums in course of collection (gross),	21,988 25	
Gross Assets,		$398,828 98

LIABILITIES.

Losses adjusted, unpaid,	$7,331 00	
claimed and reported,	7,775 00	
disputed or resisted,	3,650 00	
Unearned premiums on outstanding risks,	91,359 63	
State and local taxes,	439 76	
Commissions and brokerage,	3,298 24	
Return premiums,	1,759 06	
Gross Liabilities, except capital,		115,612 69
Surplus as regards Policy-holders,		$283,216 29
Paid-up capital,		200,000 00
Surplus over Capital,		$83,216 29

* Value of lands mortgaged, $100,000 00
Value of buildings thereon, 40,000 00
Total value of property mortgaged, $140,000 00
Amount of insurance held as collateral, 17,500 00

Income.

Cash received for fire premiums,	$179,499 63	
Deduct re-insurance, rebate and return prem's,	18,287 65	
Net cash received for fire premiums,		$161,211 98
Cash received for marine and inland prem's,	$506 37	
Deduct re-insurance, rebate and return prem's,	10 92	
Net cash received for marine and inl'd prem's,		495 45
Interest received on bonds and mortgages,		2,519 42
Interest and dividends received from all other sources,		21,561 23
Gross Cash Income,		$185,788 08

Expenditures.

Cash paid for fire losses,	$100,422 51	
Deduct salvage and re-insurance,	25 00	
Net cash paid for fire losses,		$100,397 51
Cash dividends paid,		24,000 00
paid for commissions and brokerage,		37,014 34
for salaries of officers and employés,		15,378 42
for state and local taxes,		6,950 97
for all other items: suspense account,		298 10
Gross Cash Expenditures,		$184,039 34

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$13,092,138 00	$204,767 73
written during 1876,	13,457,483 00	179,499 63
Total,	$26,549,621 00	$384,267 36
Deduct risks expired and terminated,	13,924,942 00	206,981 47
In force at end of year,	$12,624,679 00	$177,285 89
Marine risks outstanding Dec. 31, 1875,	$3,000 00	$37 50
written during 1876,	153,618 00	506 37
Total,	$156,618 00	$543 87
Deduct risks expired and terminated,	156,618 00	543 87

Miscellaneous.

Premiums received from organization of company,	$3,609,821 44
Losses paid from organization of company,	2,599,786 84
Cash dividends declared from organization of company,	484,000 00
Dividends declared during the year (12 per cent.),	24,000 00
Losses incurred during the year,	98,251 51
Company's stock owned by directors,	46,800 00

MERIDEN FIRE INSURANCE COMPANY, MERIDEN, CONN.

[Incorporated July 2, 1868. Commenced business February 1, 1872.]

PAID-UP CAPITAL, $200,000.

L W CLARKE, *President.* *Secretary*, E. B. COWLES.

Office at Meriden.

Attorney to accept service, GEO. W. REED, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 reg'd bonds, 1867,	$30,000 00	$34,050 00
" " " " 1865,	10,000 00	11,037 50
" " bonds, 6s, 1881,	5,000 00	5,693 75
Harlem Riv. and P. Chester R. R. bonds,	15,000 00	16,800 00
N. H. and Northampton R. R. bonds,	8,000 00	7,360 00
Danbury and Norwalk R. R. bonds,	9,500 00	10,165 00
Chicago and Rock Island R. R. bonds,	2,000 00	2,180 00
Meriden city water bonds,	5,000 00	5,250 00
Meriden Gas Light Co. stock,	9,000 00	9,000 00
N. Y., N. H. and H. R. R. stock,	5,000 00	7,700 00
First Nat'l Bank stock, Meriden,	16,700 00	19,622 50
Home Nat'l Bank stock, Meriden,	19,800 00	23,760 00
Meriden Nat'l Bank stock,	8,900 00	10,680 00
Fourth Nat'l Bank stock, N. Y.,	1,500 00	1,470 00
St. Nicholas Nat'l Bank stock, N. Y.,	5,000 00	5,100 00
Ninth Nat'l Bank stock, N. Y.,	3,000 00	2,910 00
American Exch. Nat'l Bank stock, N. Y.,	5,000 00	5,250 00
Hanover Nat'l Bank stock, N. Y.,	2,000 00	2,000 00
German American Nat'l Bank stock, N. Y.,	1,300 00	1,040 00
Nassau Bank stock, N. Y.,	2,000 00	2,000 00
N. H. Co. Nat'l Bank stock, N. H.,	10,000 00	15,000 00
Yale Nat'l Bank stock, N. H.,	6,000 00	6,000 00
New Britain Nat'l Bank stock, N. B.,	4,500 00	6,075 00
	$184,200 00	$210,143 75

Securities held as collateral for cash loans:—

			Market value.	Loaned thereon.
100	shares	Meriden Britannia Co.,	$7,500 00	$4,500 00
12	"	Adams Express Co.,	1,212 00	900 00
14	"	Ætna Ins. Co., Hartford,	3,220 00	1,100 00
6	"	Home Nat'l Bank, Meriden,	720 00	800 00
2	"	Meriden Nat'l Bank, Meriden,	240 00	
65	"	First Nat'l Bank, Meriden,	7,800 00	500 00
9	"	" " " "	1,080 00	100 00
360	"	Meriden Britannia,	27,000 00	9,000 00
10	"	First Nat'l Bank, Meriden,	1,200 00	900 00
696	"	Meriden Cutlery Co.,	17,400 00	9,000 00
73	"	" "	1,835 00	2,250 00
35	"	American Express Co.,	1,960 00	

360	shares	Meriden Britannia Co.,	$27,000 00	$9,000 00
20	"	Home Nat'l Bank, Meriden,	2,400 00	1,700 00
15	"	" " "	1,800 00	1,500 00
10	"	" " "	1,200 00	900 00
40	"	Meriden Britannia Co.,	3,000 00	1,000 00
346	"	Pultz & Walkley Co., Southington,	8,650 00	4,500 00
335	"	Meriden Cutlery Co.,	8,375 00	1,410 00
150	"	Norwich and N. Y. Trans. Co.,	1,800 00	
100	"	G. F. Warner & Co., N. Haven,	2,500 00	3,150 00
First mort. assigned to Co.,			2,800 00	
			$130,692 00	$52,210 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$4,700 00	
Interest due or accrued thereon,	64 47	
Stocks, bonds, etc., as per schedule,	210,143 75	
Loans on collateral security, as per schedule,	52,210 00	
Cash in the office of the company,	1,537 12	
deposited in Home Nat'l Bank,	31,113 79	
Interest due and accrued,	980 94	
Premiums in course of collection (gross),	17,874 32	
Rents due and accrued,	64 18	
Office property, $3,000 00		
Gross Assets,		$318,688 57

Liabilities.

Losses adjusted, unpaid,	$11,679 78	
claimed and reported,	5,438 00	
Total amount of losses,	$17,117 78	
Less re-insurance,	1,066 45	
Net amount of unpaid losses,	$16,051 33	
Unearned premiums on outstanding risks,	72,482 15	
Due for rent, salaries, etc.,	800 00	
Commissions and brokerage,	2,200 00	
Gross Liabilities, except capital,		91,533 48
Surplus as regards Policy-holders,		$227,155 09
Paid-up capital,		200,000 00
Surplus over Capital,		$27,155 09

* Value of lands mortgaged, $6,000 00
Value of buildings thereon, 5,000 00
Total value of property mortgaged, $11,000 00
Amount of insurance held as collateral, 3,000 00

Income.

Cash received for fire premiums,	$174,282 34	
Deduct re-insurance, rebate and return prem's,	23,221 59	
Net cash received for fire premiums,		$151,060 75
Interest received on bonds and mortgages,		329 00
Interest and dividends received from all other sources,		18,118 54
Gross Cash Income,		$169,508 29

Expenditures.

Cash paid for fire losses,	$110,465 35	
Deduct salvage and re-insurance,	5,703 51	
Net cash paid for fire losses,		$104,761 84
Cash dividends paid,		24,000 00
paid for commissions and brokerage,		22,526 39
for salaries of officers and employés,		9,800 00
for state and local taxes,		3,472 98
for office, agency and incidental expenses,		13,607 62
Gross Cash Expenditures,		$178,168 83

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$9,257,405 00	$146,352 73
written during 1876,	12,895,120 00	180,058 66
Total,	$22,152,525 00	$326,411 39
Deduct risks expired and terminated,	10,740,476 00	172,496 59
In force at end of year,	$11,412,049 00	$153,914 80
Deduct amount re-insured,	512,473 00	8,955 33
Net amount in force.	$10,899,576 00	$144,959 47

Miscellaneous.

Premiums received from organization of company,	$691,450 66
Losses paid from organization of company,	346,988 82
Cash dividends declared from organization of company,	76,000 00
Dividends declared during the year (12 per cent.),	24,000 00
Losses incurred during the year,	96,570 46
Company's stock owned by directors,	65,800 00

NATIONAL FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated November 27, 1871. Commenced business December 1, 1871.]

PAID-UP CAPITAL, $500,000.

MARK HOWARD, *President.* *Secretary*, JAMES NICHOLS.

Office, No. 118 Asylum Street.

Attorney to accept service, JOSEPH F. HOVEY, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

			Par value.	Market value.
Conn. state bonds,			$10,000 00	$11,000 00
Hartford town bonds,			10,000 00	10,100 00
Hartford city bonds,			32,000 00	36,160 00
Hartford city water bonds,			10,000 00	10,400 00
New Britain city bonds,			6,000 00	6,360 00
Portland city bonds,			10,000 00	10,000 00
Rochester city bonds,			15,000 00	16,500 00
Detroit city bonds,			10,000 00	11,000 00
Lockport city bonds,			10,000 00	10,800 00
Hart., Prov. and Fishkill R. R. 1st mort. bonds,			40,000 00	42,000 00
Harlem R. and P. Chest. R. R. 1st mort. bonds,			25,000 00	28,000 00
400	shares	N. Y., N. H. and H. R. R.,	40,000 00	62,000 00
100	"	P., Ft. Wayne and Chicago R. R.,	10,000 00	10,100 00
100	"	N. Y. C. and H. R. R. R.,	10,000 00	10,100 00
100	"	L. Shore and Mich. So. R. R.,	10,000 00	5,700 00
100	"	Chicago, R. I. and Pac. R. R.,	10,000 00	10,200 00
200	"	Cleveland and Pittsburg R. R.,	10,000 00	9,000 00
100	"	Nat'l Banking Assoc., N. Y.,	5,000 00	4,250 00
100	"	Metropolitan Nat'l Bank, N. Y.,	10,000 00	12,500 00
50	"	Central Nat'l Bank, N. Y.,	5,000 00	5,100 00
200	"	Farmers and Mech. Nat'l Bank, H'd,	20,000 00	25,200 00
100	"	Charter Oak Nat'l Bank, Hartford,	10,000 00	13,500 00
300	"	Phœnix Nat'l Bank, Hartford,	30,000 00	48,000 00
215	"	Ætna Nat'l Bank, Hartford,	21,500 00	27,305 00
50	"	City Nat'l Bank, Hartford,	5,000 00	4,650 00
300	"	Hartford Nat'l Bank, Hartford,	30,000 00	46,200 00
50	"	Mercantile Nat'l Bank, Hartford,	5,000 00	6,350 00
200	"	Nat'l Exch. Bank, Hartford,	10,000 00	13,200 00
75	"	Nat'l Bank of Republic, Boston,	7,500 00	9,900 00
70	"	Boston Nat'l Bank, Boston,	7,000 00	8,750 00
25	"	Merchants' Bank, St. Louis,	875 00	500 00
			$434,875 00	$524,825 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Indianapolis and Cincinnati R. R. bonds,	$5,400 00	
Milwaukee and St. Paul R. R. bonds,	6,000 00	$4,803 41
Lake Erie, Wabash and St. Louis R. R. bonds,	800 00	

10 shares	N. Y., N. H. and H. R. R.,		$1,550 00	
10 "	First Nat'l Bank, Hartford,		1,000 00	$2,070 58
37 "	Weed S. M. Co., Hartford,		925 00	
5 "	Hartford Nat'l Bank,		770 00	600 00
			$16,445 00	$7,473 99

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$5,444 76	
Loans on mortgage of real estate (first liens),*	405,000 00	
Interest due or accrued thereon,	11,942 55	
Stocks, bonds, etc., as per schedule,	524,825 00	
Loans on collateral security, as per schedule,	7,473 99	
deposited in various banks,	80,569 50	
Interest due and accrued,	5,267 97	
Gross Assets,		$1,040,423 77

LIABILITIES.

Losses adjusted, unpaid,	$4,099 09	
claimed and reported,	25,577 90	
disputed or resisted,	3,000 00	
Unearned premiums on outstanding risks,	182,570 42	
Gross Liabilities, except capital,		215,247 41
Surplus as regards Policy-holders,		$825,276 36
Paid-up capital,		500,000 00
Surplus over Capital,		$325,276 36

INCOME.

Cash received for fire premiums,	$310,016 46	
Deduct re-insurance, rebate and return prem's,	26,452 51	
Net cash received for fire premiums,		$283,563 95
Interest received on bonds and mortgages,		37,469 83
Interest and dividends received from all other sources,		36,869 05
Gross Cash Income,		$357,902 83

EXPENDITURES.

Cash paid for fire losses,	$143,488 33	
Deduct salvage and re-insurance,	2,941 82	
Net cash paid for fire losses,		$140,546 51
Cash dividends paid,		90,000 00
paid for commissions and brokerage,		41,464 36
for salaries of officers and employés,		25,607 08
for state and local taxes,		8,833 09
for office, agency and incidental expenses,		17,806 81
Gross Cash Expenditures,		$324,257 85

* Value of lands mortgaged,	$752,830 00
Value of buildings thereon,	488,726 00
Total value of property mortgaged,	$1,241,556 00
Amount of insurance held as collateral,	302,667 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$30,050,151 00	$411,330 89
written during 1876,	24,722,520 00	283,563 95
Total,	$54,772,671 00	$694,894 84
Deduct risks expired and terminated,	26,306,229 00	327,579 78
In force at end of year,	$28,466,442 00	$367,315 06
Deduct amount re-insured,	186,182 00	2,174 22
Net amount in force,	$28,280,260 00	$365,140 84

Miscellaneous.

Premiums received from organization of company,	$1,947,482 44
Losses paid from organization of company,	859,991 41
Cash dividends declared from organization of company,	320,000 00
Dividends declared during the year (18 per cent.),	90,000 00
Losses incurred during the year,	136,888 39
Company's stock owned by directors,	123,200 00

NATIONAL FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated 1838. Commenced business April 9, 1838.]

Paid-up Capital, $200,000.

Henry T. Drowne, *President.* *Secretary*, Henry H. Hall.

Office, No. 52 Wall Street.

Attorney to accept service, J. Edward Hollis, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States reg'd bonds,	$115,000 00	$128,881 25
New York Produce Exchange stock,	–	600 00
		$129,481 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
25 shares Manhattan Insurance Co.,	$3,000 00	$3,000 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$4,000 00
Loans on mortgage of real estate (first liens),*	241,450 00
Interest due and accrued thereon,	3,726 92
Stocks, bonds, etc., as per schedule,	129,481 25

* Total value of property mortgaged,	$511,500 00
Amount of insurance held as collateral,	236,800 00

Loans on collateral security, as per schedule,	$3,000 00	
Cash in the office of the company,	3,265 57	
deposited in branch offices and in bank,	28,324 76	
Premiums in course of collection (net),	12,437 15	
Gross Assets,		$425,685 65

LIABILITIES.

Losses adjusted, unpaid,	$9,000 00	
Unearned premiums on outstanding risks,	84,192 76	
Due and accrued for rent, salaries, etc.,	584 00	
Gross Liabilities, except capital,		93,776 76
Surplus as regards Policy-holders,		$331,908 89
Paid-up capital,		200,000 00
Surplus over Capital,		$131,908 89

INCOME.

Cash received for fire premiums,	$194,185 55	
Deduct re-insurance, rebate and return prem's,	20,022 11	
Net cash received for fire premiums,		$174,163 44
Interest received on bonds and mortgages,		17,600 31
Interest and dividends received from all other sources,		7,023 99
Gross Cash Income,		$198,787 74

EXPENDITURES.

Cash paid for fire losses,	$78,411 30
dividends paid,	32,000 00
paid for commissions and brokerage,	29,457 75
for salaries of officers and employés,	18,270 85
for state and local taxes,	3,922 69
for office, agency and incidental expenses,	26,127 92
Gross Cash Expenditures,	$188,190 51

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$23,175,723 00	$175,200 72
written during 1876,	26,819,600 00	180,696 27
Total,	$49,995,323 00	$355,896 99
Deduct risks expired and terminated,	26,851,519 00	186,644 23
In force at end of year,	$23,143,804 00	$169,252 76
Deduct amount re-insured,	80,950 00	867 23
Net amount in force,	$23,062,854 00	$168,385 53

MISCELLANEOUS.

Premiums received from organization of company,	$2,444,077 00
Losses paid from organization of company,	1,179,134 00

Cash dividends declared from organization of company,	$842,056 00
Dividends declared during the year (16 per cent.),	32,000 00
Losses incurred during the year,	73,411 30
Company's stock owned by directors,	51,337 50

NEWARK CITY INSURANCE COMPANY, NEWARK, N. J.

[Incorporated March 5, 1857. Commenced business March 21, 1860.]

PAID-UP CAPITAL, $200,000.

HORACE J. POINIER, *President.* *Secretary*, JOHN SCHNELLBACHER.

Office, No. 191 Market Street.

Attorney to accept service, H. K. MERRIFIELD, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$31,500 00	$34,992 00
Essex county road improvement bonds,	14,000 00	15,120 00
Newark city war bonds,	3,000 00	3,240 00
Essex county bounty bonds,	3,000 00	3,240 00
Newark city improvement bonds,	10,000 00	10,900 00
	$61,500 00	$67,492 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$63,000 00	
Loans on mortgage of real estate (first liens),*	129,700 00	
Interest due or accrued thereon,	4,838 75	
Stocks, bonds, etc., as per schedule,	67,492 00	
Cash in the office of the company,	5,457 88	
deposited in bank,	43,566 67	
Interest due and accrued,	520 49	
Premiums in course of collection (gross),	10,180 34	
Rents due and accrued,	805 17	
Scrip dividends due,	653 40	
Gross Assets,		$326,214 70

LIABILITIES.

Losses claimed and reported,	$8,321 81	
Unearned premiums on outstanding risks,	67,793 79	
Unpaid scrip ordered to be redeemed,	6,265 00	
Commissions and brokerage,	1,935 34	
Gross Liabilities, except capital,		84,315 94
Surplus, as regards Policy-holders,		$241,898 76
Paid-up capital,		200,000 00
Surplus over Capital,		$41,898 76

* Value of lands mortgaged,	$100,000 00
Value of buildings thereon,	230,000 00
Total value of property mortgaged,	$330,000 00
Amount of insurance held as collateral,	173,150 00

Income.

Cash received for fire premiums,	$170,607 26	
Deduct re-insurance, rebate and return prem's,	11,763 70	
Net cash received for fire premiums,		$158,843 56
Interest received on bonds and mortgages,		9,484 80
Interest and dividends received from all other sources,		5,807 18
Income from all other sources; viz., rents, $3,070.24; re-insurance, $1,558.58; other sources, $334.26,		4,963 08
Gross Cash Income,		$179,098 62

Expenditures.

Cash paid for fire losses,	$68,473 68	
Deduct salvage and re-insurance,	89 96	
Net cash paid for fire losses,		$68,383 72
Cash dividends paid,		20,000 00
Interest paid scripholders,		578 00
Cash paid for redemption of scrip,		
for commissions and brokerage,		35,261 66
for salaries of officers and employés,		22,777 69
for state and local taxes,		1,558 47
Gross Cash Expenditures,		$148,559 54

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$7,553,623 00	$99,928 51
written during 1876,	14,067,139 00	185,942 36
Total,	$21,620,762 00	$285,870 87
Deduct risks expired and terminated,	11,489,747 00	150,205 55
In force at end of year,	$10,131,015 00	$135,665 32
Deduct amount re-insured,	256,196 00	2,777 28
Net amount in force,	$9,874,819 00	$132,888 04

Miscellaneous.

Premiums received from organization of company,	$803,261 00
Losses paid from organization of company,	264,973 62
Cash dividends declared from organization of company,	126,641 42
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	71,085 74
Company's stock owned by directors,	87,350 00

NEW HAMPSHIRE FIRE INSURANCE COMPANY, MANCHESTER, N. H.

[Incorporated, 1869. Commenced business April, 1870.]

PAID-UP CAPITAL, $250,000.

E. A. STRAW, *President.* *Secretary*, JOHN C. FRENCH.

Office, Manchester.

Attorney to accept service, SEWALL A. FAUNCE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
New Hampshire state bonds, 6s,	$14,000 00	$15,400 00
Manchester city bonds, 6s,	44,500 00	46,725 00
St. Louis city bonds, 6s,	17,000 00	17,000 00
Zanesville city, O., bonds, 8s,	10,000 00	10,400 00
Cleveland city, O., bonds, 7s,	26,000 00	26,260 00
Chicago city, Ill., bonds, 7s,	10,000 00	10,500 00
Nashua city, N. H., bonds, 6s,	16,000 00	16,800 00
Toledo city, O., bonds, 7s,	10,000 00	10,200 00
Concord city, N. H., bonds, 6s,	2,000 00	2,080 00
Marietta city, O., bonds, 8s,	10,000 00	10,600 00
Hillsborough county, N. H., bonds, 6s,	5,000 00	5,100 00
Marion county, Ind., court-house bonds, 8s,	25,000 00	26,500 00
Burlington and Mo. R. R., Iowa, bonds, 7s,	10,000 00	10,800 00
" " " " Nev., bonds, 8s,	15,000 00	15,400 00
C., B., and Quincy R. R. bonds, 7s,	14,000 00	15,260 00
J., L., and Saginaw R. R. bonds, 8s,	10,000 00	6,000 00
Mich. Air Line, R. R., 1st mort. bonds, 8s,	20,000 00	18,000 00
Cheshire R. R. bonds, 6s,	13,000 00	12,300 00
Eastern R. R. gold bonds, 6s,	10,000 00	5,200 00
Maine Central R. R. gold bonds, 6s,	10,000 00	9,000 00
Old Colony R. R. bonds, 7s,	7,000 00	7,000 00
Portland and Kennebec R. R. bonds, 6s,	5,000 00	4,750 00
40 shares Suncook Valley R. R.,	4,000 00	4,000 00
50 " City Nat'l Bank, Manchester,	5,000 00	5,000 00
	$312,500 00	$310,275 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Brookline town bonds, 7s,	$10,000 00	$12,000 00
20 shares Manchester and Lawrence R. R.,	2,000 00	
Monadnock R. R. bonds,	10,000 00	10,000 00
50 shares Manchester and Lawrence R. R.,	5,000 00	5,000 00
50 " Amoskeag Nat'l Bank,	5,000 00	5,000 00
50 " Pembroke Mills,	5,000 00	3,750 00
United States bonds,	500 00	400 00
	$37,500 00	$36,150 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$56,948 47	
Stocks, bonds, etc., as per schedule,	310,275 00	
Loans on collateral security, as per schedule,	36,150 00	
Cash in the office of the company,	2,033 04	
deposited in Amoskeag Nat'l Bank,	27,678 71	
Interest due and accrued,	8,500 00	
Premiums in course of collection (net),	10,509 65	
Commissions from other companies,	1,100 00	
Gross Assets,		$453,194 87

Liabilities.

Losses claimed and reported,	$13,687 73	
disputed or resisted,	2,100 00	
Unearned premiums on outstanding risks,	92,482 31	
Gross Liabilities, except capital,		108,270 04
Surplus as regards Policy-holders,		$344,924 83
Paid-up capital,		250,000 00
Surplus over Capital,		$94,924 83

Income.

Cash received for fire premiums,	$177,896 86	
Deduct re-insurance, rebate and return prem's,	14,926 39	
Net cash received for fire premiums,		$162,970 47
Interest received on bonds and mortgages,		24,940 16
Interest and dividends received from all other sources,		2,570 70
Income from all other sources,		350 00
Gross Cash Income,		$190,831 33

Expenditures.

Cash paid for fire losses,	$96,779 23
Cash dividends paid,	20,000 00
paid for commissions and brokerage,	26,385 27
for salaries of officers and employés,	7,266 30
for state and local taxes,	4,176 11
for office, agency and incidental expenses,	8,102 71
Gross Cash Expenditures,	$162,709 62

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$17,209,768 00	$222,562 12
written during 1876,	15,419,567 00	162,970 47
Total,	$32,629,335 00	$385,532 59
Deduct risks expired and terminated,	14,986,391 00	169,255 50
In force at end of year,	$17,642,944 00	$216,277 09

* Total value of property mortgaged, ... $106,000 00
Amount of insurance held as collateral, ... 20,000 00

MISCELLANEOUS.

Premiums received from organization of company,	$739,571 95
Losses paid from organization of company,	318,591 34
Cash dividends declared from organization of company,	84,000 00
Dividends declared during the year,	20,000 00
Losses incurred during the year,	98,968 96
Company's stock owned by directors,	83,000 00

NEW YORK CITY INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated February 19, 1872. Commenced business March 1, 1872.]

PAID-UP CAPITAL, $200,000.

RICHARD L. FRANKLIN, *President.* *Secretary*, JOHN W. SIMONSON.

Office, No. 100 Broadway.

Attorney to accept service, NATHANIEL FOSTER, Jr., *Belmont.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 coupon bonds, 1865,	$100,000 00	$113,875 00
" " currency bonds, 6s,	50,000 00	61,000 00
" " bonds, 5s, 1881,	50,000 00	56,125 00
N. Y. Guaranty and Indemnity Co. stock,	6,425 00	6,425 00
	$206,425 00	$237,425 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$237,425 00	
Cash in the office of the company,	1,434 97	
deposited in Metropolitan Nat'l Bank,	11,529 96	
Interest due and accrued,	452 79	
Premiums in course of collection (gross),	14,924 75	
more than 3 months due, $229 32		
Gross Assets,		$265,767 47

LIABILITIES.

Losses adjusted, unpaid,	$2,000 00	
Unearned premiums on outstanding risks,	40,136 84	
Commissions and brokerage,	1,000 00	
Gross Liabilities, except capital,		43,136 84
Surplus as regards Policy-holders,		$222,630 63
Paid-up capital,		200,000 00
Surplus over Capital,		$22,630 63

Income.

Cash received for fire premiums,	$107,511 48	
Deduct re-insurance, rebate and return prem's,	18,641 24	
Net cash received for fire premiums,		$88,870 24
Interest and dividends received from all sources,		12,665 49
Gross Cash Income,		$101,535 73

Expenditures.

Cash paid for fire losses,	$49,623 93	
Deduct salvage and re-insurance,	2,400 31	
Net cash paid for fire losses,		$47,223 62
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		13,870 61
for salaries of officers and employés,		13,913 16
for state and local taxes,		210 86
for office, agency and incidental expenses,		12,902 75
Gross Cash Expenditures,		$108,121 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$10,584,073 00	$80,468 11
written during 1876,	14,129,003 00	107,227 30
Total,	$24,713,076 00	$187,695 41
Deduct risks expired and terminated,	12,571,511 00	105,789 93
In force at end of year,	$12,141,565 00	$81,905 48
Deduct amount re-insured,	410,952 00	3,977 96
Net amount in force,	$11,730,613 00	$77,927 52

Miscellaneous.

Premiums received from organization of company,	$578,191 00
Losses paid from organization of company,	308,029 00
Cash dividends declared from organization of company,	60,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	41,766 00
Company's stock owned by directors,	79,900 00

NEW YORK AND BOSTON INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated July 28, 1876. Commenced business August 1, 1876.]

PAID-UP CAPITAL, $200,000.

STEPHEN HYATT, *President.* *Secretary*, N. L. ROOSEVELT.

Office at New York.

Attorney to accept service, SAMUEL APPLETON, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds, 1867,	$100,000 00	$116,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$61,250 00	
Interest due or accrued thereon,	1,404 23	
Stocks, bonds, etc., as per schedule,	116,500 00	
Cash in the office of the company,	462 01	
deposited in various banks,	28,051 05	
Premiums in course of collection (gross),	5,335 26	
Gross Assets,		$213,002 55

LIABILITIES.

Losses claimed and reported,	$1,800 00	
Unearned premiums on outstanding risks,	9,811 67	
Due and accrued for rent, salaries, etc.,	590 88	
Commissions and brokerage,	788 92	
Gross Liabilities, except capital,		12,991 47
Surplus as regards Policy-holders,		$200,011 08
Paid-up capital,		200,000 00
Surplus over Capital,		$11 08

INCOME.

Cash received for fire premiums,	$15,493 43	
Deduct re-insurance, rebate and return prem's,	699 98	
Net cash received for fire premiums,		$14,793 45
Interest and dividends received from all sources,		277 78
Gross Cash Income,		$15,071 23

* Value of lands mortgaged,	$79,500 00
Value of buildings thereon,	42,000 00
Total value of property mortgaged,	$121,500 00
Amount of insurance held as collateral,	38,075 00

Expenditures.

Cash paid for fire losses,	$409 96
paid for commissions and brokerage,	2,779 45
for salaries of officers and employés,	4,653 68
for office, agency and incidental expenses,	2,133 63
Gross Cash Expenditures,	$9,976 72

Risks and Premiums.

		Premiums.
Fire risks written during 1876,	$3,107,085 05	$21,413 85
Deduct risks expired and terminated,	265,925 00	1,191 51
In force at end of year,	$2,841,160 05	$20,222 34
Deduct amount re-insured,	153,250 00	1,010 12
Net amount in force,	$2,687,910 05	$19,212 22

Miscellaneous.

Premiums received from organization of company,	$15,493 43
Losses paid from organization of company,	409 96
Losses incurred during the year,	2,209 96
Company's stock owned by directors,	77,500 00

NIAGARA FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated July, 1850. Commenced business August, 1850.]

Paid-up Capital, $500,000.

Henry A. Howe, *President.* *Secretary*, Peter Notman.

Office, No. 201 Broadway.

Attorney to accept service, Nathaniel Foster, Jr., *Belmont.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States reg'd bonds, 6s, 1881,	$140,000 00	$159,600 00
" " 5-20 reg'd bonds, 1865,	100,000 00	109,500 00
" " reg'd cur. bonds, 6s,	300,000 00	364,500 00
" " 5-20 coupon bonds, 1865,	60,000 00	66,000 00
New York city bonds, 7s,	80,000 00	89,100 00
" " " 5s,	120,000 00	120,000 00
Brooklyn city bonds, 7s,	5,000 00	5,750 00
Jersey city bonds, 7s,	20,000 00	22,000 00
Tennessee state bonds, 6s,	20,000 00	8,000 00
Alabama state bonds, 8s,	10,000 00	3,300 00
	$855,000 00	$947,750 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Central R. R. of N. J.,	$120,000 00	$100,000 00
Lehigh and Wilkesbarre R. R.,		
202 shares Del., Lacka. and Western R. R.,	17,000 00	15,000 00
116 " N. J. Zinc Co.,		
15 " Warren R. R.,		
130 " Central R. R. of N. J.,	4,400 00	1,700 00
Chesapeake and Ohio bonds,	50,000 00	50,000 00
40 shares Lorillard Fire Ins. Co.,	1,000 00	600 00
12 " Metropolitan Gas Co.,	1,500 00	1,000 00
6 " N. Y. and N. H. R. R.,	850 00	500 00
United States 5-20 bonds,	570 00	500 00
20 shares First Nat'l Bank, Stamford, Ct.,	2,200 00	1,800 00
14 " Nat'l Bank of Commerce, N. Y.,	2,540 00	2,000 00
Augusta city, Ga., bonds,		
50 shares Nat'l Bank of the Republic, N. Y.,	3,500 00	1,800 00
	$203,560 00	$174,900 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$14,000 00	
Loans on mortgage of real estate (first liens),*	129,700 00	
Interest due or accrued thereon,	3,701 00	
Stocks, bonds, etc., as per schedule,	947,750 00	
Loans on collateral security, as per schedule,	174,900 00	
Cash in the office of the company,	6,631 25	
deposited in Nat'l Park Bank,	60,225 25	
Interest due and accrued,	8,196 00	
Premiums in course of collection (gross),	97,342 00	
Gross Assets,		$1,442,445 50

Liabilities.

Losses claimed and reported,	$64,580 00	
disputed or resisted,	16,675 00	
Unearned premiums on outstanding risks,	341,401 00	
Dividends to stockholders unpaid,	152 50	
Commissions and brokerage,	12,700 00	
Gross Liabilities, except capital,		435,508 50
Surplus as regards Policy-holders,		$1,006,937 00
Paid-up capital,		500,000 00
Surplus over capital,		$506,937 00

* Value of lands mortgaged, $181,500 00
Value of buildings thereon, 175,000 00
Total value of property mortgaged, $356,500 00
Amount of insurance held as collateral, 131,000 00

Income.

Cash received for fire premiums,	$682,486 00	
Deduct re-insurance, rebate and return prem's,	84,495 00	
Net cash received for fire premiums,		$597,991 00
Interest received on bonds and mortgages,		7,682 00
Interest and dividends received from all other sources,		64,346 00
Income on all other sources; viz., rents, $1,050; profit on bonds sold, $9,000,		10,050 00
Gross Cash Income,		$680,069 00

Expenditures.

Cash paid for fire losses,	$378,584 00	
Deduct salvage and re-insurance,	19,086 00	
Net cash paid for fire losses,		$359,498 00
Cash dividends paid,		49,850 00
paid for commissions and brokerage,		93,748 00
for salaries of officers and employés,		72,465 00
for state and local taxes,		16,996 00
for office, agency and incidental expenses,		82,735 00
for loss on Southern bonds,		8,050 00
Gross Cash Expenditures,		$683,342 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$67,388,712 00	$789,728 00
written during 1876,	67,737,331 00	686,532 00
Total,	$135,126,043 00	$1,476,260 00
Deduct risks expired and terminated,	69,675,012 00	791,134 00
In force at end of year,	$65,451,031 00	$685,126 00
Deduct amount re-insured,	3,156,333 00	38,512 00
Net amount in force,	$62,294,698 00	$646,614 00

Miscellaneous.

Premiums received from organization of company,	$9,691,825 00
Losses paid from organization of company,	5,476,245 00
Cash dividends declared from organization of company,	1,344,000 00
Losses incurred during the year,	334,500 00
Company's stock owned by directors,	223,400 00

NORTHERN INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March 23, 1872. Commenced business March 23, 1872.]

PAID-UP CAPITAL, $250,000.

G. LORD, *President.* *Secretary*, A. H. WRAY.

Office at Watertown, N. Y.

Attorney to accept service, JAMES GOODMAN, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 10-40 reg'd bonds,	$25,000 00	$28,343 75
Rome, Watertown and O. R. R. bonds,	14,000 00	14,000 00
Theresa and Clayton R. R. bonds,	10,000 00	10,000 00
Keokuk and Des Moines R. R. bonds,	4,000 00	4,000 00
Utica, Clinton and Binghamton R. R. bonds,	1,000 00	1,000 00
Carthage, Watertown and S. H. R. R. bonds,	1,000 00	1,000 00
Manistee city bonds, 10s,	400 00	400 00
	$55,400 00	$58,743 75

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Davis S. M. Co. bonds,	$12,000 00	$10,000 00
Merchants' Bank stock, Watertown, N. Y.,	8,000 00	6,000 00
Homestead Ins. Co. stock,	1,000 00	800 00
Hounsfield town bonds,	1,000 00	900 00
Jefferson Co. Bank stock,	5,500 00	5,500 00
Mortgage on city property,	700 00	
Watertown S. Engine Co. stock,	3,750 00	4,000 00
" " " bonds,	1,000 00	
Homestead Ins. Co. stock,	1,000 00	
Nat'l Union Bank stock,	2,090 00	
	$36,040 00	$27,200 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$27,600 00
Loans on mortgage of real estate (first liens)*	176,689 17
Interest due or accrued thereon,	8,606 85
Stocks, bonds, etc., as per schedule,	58,743 75
Loans on collateral security, as per schedule,	27,200 00
Cash in the office of the company,	1,838 66
deposited in Nat'l Union Bank,	41,971 79

* Value of lands mortgaged,	$291,000 00
Value of buildings thereon,	110,850 00
Total value of property mortgaged,	$401,850 00
Amount of insurance held as collateral,	82,800 00

Interest due and accrued,		$1,404 00	
Premiums in course of collection (gross),		19,965 93	
Rents due and accrued,		67 70	
Prem's trusteed by claimant,	$2,380 68		
Cash in Paddock and Co.'s bank (insolvent),	774 86		
Office furniture, maps, etc.,	2,000 00		
	$5,155 54		
Gross Assets,			$364,087 85

LIABILITIES.

Losses adjusted, unpaid,	$6,787 45	
claimed and reported,	3,040 00	
disputed or resisted,	1,650 00	
Unearned premiums on outstanding risks,	57,622 41	
Commissions and brokerage,	3,801 16	
Gross Liabilities, except capital,		72,901 02
Surplus as regards Policy-holders,		$291,186 83
Paid-up capital,		250,000 00
Surplus over Capital,		$41,186 83

INCOME.

Cash received for fire premiums,	$127,501 79	
Deduct re-insurance, rebate and return prem's,	10,787 24	
Net cash received for fire premiums,		$116,714 55
Interest received on bonds and mortgages,		9,430 12
Interest and dividends received from all other sources,		7,783 62
Income from all other sources; viz., rents, $681.23; premium on gold, $571.55; commissions from other companies, $249.98,		1,502 76
Gross Cash Income,		$135,431 05

EXPENDITURES.

Cash paid for fire losses,	$56,737 67	
Deduct salvage and re-insurance,	75 81	
Net cash paid for fire losses,		$56,661 86
Cash paid for commissions and brokerage,		23,102 02
for salaries of officers and employés,		6,610 73
for state and local taxes,		4,970 31
for office, agency and incidental expenses,		10,242 47
Gross Cash Expenditures,		$101,587 39

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$6,969,337 00	$102,727 74
written during 1876,	9,799,659 03	136,652 66
Total,	$16,768,996 03	$239,380 40
Deduct risks expired and terminated,	9,526,442 46	126,638 48
In force at end of year,	$7,242,553 57	$112,741 92
Deduct amount re-insured,	37,568 75	512 69
Net amount in force,	$7,204,984 82	$112,229 23

Miscellaneous.

Premiums received from organization of company,	$684,147 37
Losses paid from organization of company,	483,540 53
Losses incurred during the year,	50,384 99
Company's stock owned by directors,	78,300 00

NORTHWESTERN NATIONAL INSURANCE COMPANY, MILWAUKEE, WIS.

[Incorporated February, 1869. Commenced business July 1, 1869.]

Paid-up Capital, $600,000.

Alexander Mitchell, *President.* *Secretary*, John P. McGregor.

Office at Milwaukee.

Attorney to accept service, Hammond Vinton, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States reg'd bonds, 6s, 1881,	$70,000 00	$82,250 00
" " " " 5s, 1881,	88,000 00	97,570 00
" " " " 5-20, 1865,	25,000 00	28,375 00
" " " " 1867,	17,000 00	19,783 75
" " " currency bonds, 6s,	100,000 00	121,875 00
Mil. and St. Paul R. R. 1st mort. bonds, 8s,	15,000 00	17,500 00
Chi., Mil. and St. Paul R. R. 1st mort. bonds, 7s,	40,000 00	40,000 00
Milwaukee city water bonds, 7s,	150,000 00	157,500 00
Milwaukee Iron Co. 1st mort. bonds,	20,000 00	20,000 00
	$525,000 00	$584,853 75

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$146,000 00

* Value of lands mortgaged,	$300,500 00
Value of buildings thereon,	150,000 00
Total value of property mortgaged,	$450,500 00
Amount of insurance held as collateral,	105,900 00

Interest due or accrued thereon,	$1,946 68	
Stocks, bonds, etc., as per schedule,	584,853 75	
Cash in the office of the company,	744 69	
deposited in bank,	94,090 55	
Interest due and accrued,	801 67	
Premiums in course of collection (net),	29,061 34	
Notes taken for marine and inland risks,	10,709 00	
Salvage on losses paid,	1,197 90	
Gross Assets,		$869,405 58

LIABILITIES.

Losses adjusted, unpaid,	$4,778 00	
claimed and reported,	13,725 00	
disputed or resisted,	2,700 00	
Unearned premiums on outstanding risks,	176,078 33	
Re-insurance due other companies,	1,611 67	
Gross Liabilities, except capital,		198,893 00
Surplus as regards Policy-holders,		$670,512 58
Paid-up capital,		600,000 00
Surplus over Capital,		$70,512 58

INCOME.

Cash received for fire premiums,	$390,645 59	
Deduct re-insurance, rebate and return prem's,	47,422 19	
Net cash received for fire premiums,		$343,223 40
Cash received for marine and inland prem's,	$53,554 47	
Deduct re-insurance, rebate and return prem's,	5,941 51	
Net cash received for marine and inl'd prem's,		47,612 96
Unpaid premium notes received during the year, $280 00		
Interest received on bonds and mortgages,		12,087 66
Interest and dividends received from all other sources,		34,603 11
Gross Cash Income,		$437,527 13

EXPENDITURES.

Cash paid for fire losses,		$145,812 53
paid for marine and inland losses,	$83,390 57	
Deduct salvage and re-insurance,	2,121 76	
Net cash paid for marine and inland losses,		81,268 81
Cash dividends paid,		61,405 00
paid for commissions and brokerage,		50,728 95
for salaries of officers and employés,		32,847 73
for state and local taxes,		14,244 72
for office, agency and incidental expenses,		32,847 56
Gross Cash Expenditures,		$419,155 30

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$23,778,278 00	$334,489 80
written during 1876,	36,748,564 00	390,645 59
Total,	$60,526,842 00	$725,135 39
Deduct risks expired and terminated,	34,980,256 00	386,465 84
In force at end of year,	$25,546,586 00	$338,669 55
Deduct amount re-insured,	386,357 00	4,205 00
Net amount in force,	$25,160,229 00	$334,464 55
Marine risks outstanding Dec. 31, 1875,	$359,700 00	$6,056 00
written during 1876,	5,473,980 00	53,554 47
Total,	$5,833,680 00	$59,610 47
Deduct risks expired and terminated,	5,680,680 00	57,310 47
In force at end of year,	$153,000 00	$2,300 00

Miscellaneous.

Premiums received from organization of company,	$2,708,353 32
Losses paid from organization of company,	1,566,513 38
Cash dividends declared from organization of company,	150,000 00
Dividends declared during the year (10 per cent.),	60,000 00
Losses incurred during the year,	157,429 91
Company's stock owned by directors,	341,600 00

ORIENT INSURANCE COMPANY, HARTFORD, CT.

[Incorporated June, 1867. Commenced business January, 1872.]

Paid-up Capital, $500,000.

Selden C. Preston, *President.* *Secretary*, Geo. W. Lester.

Office at Hartford.

Attorney to accept service, John C. Paige, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
504 shares	American Nat'l Bank, Hartford,	$25,200 00	$36,288 00
120 "	Ætna Nat'l Bank, Hartford,	12,000 00	15,480 00
130 "	Charter Oak Nat'l Bank, Hartford,	13,000 00	17,550 00
134 "	Farmers and Mech. Nat'l B'k, Htf'd,	13,400 00	17,420 00
119 "	Mercantile Nat'l Bank, Hartford,	11,900 00	15,232 00
62 "	Phœnix Nat'l Bank, Hartford,	6,200 00	10,044 00
182 "	Exchange Nat'l Bank, Hartford,	9,100 00	12,194 00
124 "	City Nat'l Bank, Hartford,	12,400 00	11,656 00
324 "	Hartford Nat'l Bank, Hartford,	32,400 00	50,544 00
100 "	Conn. Trust and Safe Dep. Co., H'f'd,	10,000 00	9,000 00

100 shares Metropolitan Nat'l Bank, N. Y.,	$10,000 00	$12,500 00
100 " Fourth Nat'l Bank, N. Y.,	10,000 00	9,662 50
347 " N. Y., N. H. and Hartford R. R.,	34,700 00	52,050 00
100 " Albany and Susquehanna R. R.,	10,000 00	8,600 00
400 " Cleveland and Pittsburgh R. R.,	20,000 00	18,000 00
Indiana Central R. R. bonds, 10s,	10,000 00	10,000 00
Indianapolis and Cin. R. R. bonds, 7s,	11,000 00	9,900 00
Hartford, Prov. and Fishkill R. R. bonds, 7s,	50,000 00	53,000 00
Atlantic Dock Co. bonds, 7s,	9,000 00	9,450 00
West Middle School Dist., H'f'd, Ct., bonds, 7s,	10,000 00	11,000 00
Fifth School Dist., E. Windsor, Ct., bonds, 7s,	10,000 00	11,000 00
Ninth School Dist., Windsor, Ct., bonds, 8s,	3,000 00	3,300 00
Town of Norwich, Conn., bonds, 7s,	60,000 00	66,000 00
Town of Pawtucket, R. I., bonds, 7s,	25,000 00	27,500 00
City of Washington, Ind., bonds, 8s,	15,000 00	16,200 00
City of Lockport, N. Y., bonds, 7s,	10,000 00	10,800 00
	$443,300 00	$524,370 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
5 shares Ætna Nat'l Bank, Hartford,	$645 00	$300 00
206 " Weed S. M. Co., Hartford,	2,090 00	3,000 00
41 " Warren R. R. Co.,	1,865 00	
25 " Nat'l Fire Ins. Co., Hartford,	3,825 00	600 00
25 " Adams Express Co.,	2,550 00	2,000 00
6 " Ætna Life Ins. Co., Hartford,	2,400 00	1,200 00
7 " Shaler & Hall Quarry Co.,	1,400 00	350 00
2 " Ætna Fire Ins. Co., Hartford,	480 00	3,480 00
15 " American Nat'l Bank, Hartford,	1,080 00	
5 " Charter Oak Nat'l Bank, Hartford,	675 00	
3 " First Nat'l Bank, Hartford,	306 00	
Trust Deed, 1st mort. bond,	1,600 00	
" " "	1,000 00	900 00
" " "	2,000 00	800 00
388 shares Willimantic Linen Co.,	25,608 00	20,000 00
Conn. state reg'd bond,	10,000 00	4,000 00
	$57,524 00	$36,630 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$115,167 00	
Interest due or accrued thereon,	3,261 49	
Stocks, bonds, etc., as per schedule,	524,370 50	
Loans on collateral security, as per schedule,	36,630 00	
Cash in the office of the company,	920 14	
deposited in American Nat'l Bank,	50,491 46	
Interest due and accrued,	12,917 09	
Premiums in course of collection (net),	32,421 79	
Gross Assets,		$776,179 47

* Total value of property mortgaged, $263,090 00
Amount of insurance held as collateral, 116,700 00

Liabilities.

Losses adjusted, unpaid,	$20,808 65	
Unearned premiums on outstanding risks,	151,832 90	
Gross Liabilities, except capital,		$172,641 55
Surplus as regards Policy-holders,		$603,537 92
Paid-up capital,		500,000 00
Surplus over Capital,		$103,537 92

Income.

Cash received for fire premiums,	$287,240 78	
Deduct re-insurance, rebate and return prem's,	27,940 40	
Net cash received for fire premiums,		$259,300 38
Interest received on bonds and mortgages,		10,885 41
Interest and dividends received from all other sources,		38,912 14
Gross Cash Income,		$309,097 93

Expenditures.

Net cash paid for fire losses,	$145,920 12
Cash dividends paid,	52,500 00
paid for commissions and brokerage,	39,430 72
for salaries of officers and employés,	24,329 31
for state and local taxes,	7,270 82
for office, agency and incidental expenses,	24,336 43
Gross Cash Expenditures,	$293,787 40

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$24,276,354 00	$344,628 28
written during 1876,	22,384,082 00	287,240 78
Total,	$46,660,436 00	$631,869 06
Deduct amount re-insured and terminated,	23,936,808 00	325,974 15
Net amount in force,	$22,723,628 00	$305,894 91

Miscellaneous.

Premiums received from organization of company,	$1,813,397 59
Losses paid from organization of company,	944,405 20
Cash dividends declared from organization of company,	201,500 00
Dividends declared during the year,	52,500 00
Losses incurred during the year,	143,631 32
Company's stock owned by directors,	71,100 00

ORIENT MUTUAL INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated February 18, 1854. Commenced business March 1, 1854.]

EUGENE DUTILH, *President.* *Secretary*, CHARLES IRVING.

Office, No. 43 Wall Street.

Attorney to accept service, GEO. E. FOSTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 4½s,	$50,000 00	$54,000 00
" " " 5s, 1881,	15,000 00	16,809 37
" " 5-20 bonds, 1865,	60,000 00	66,300 00
" " 10-40 coupon bonds,	23,000 00	26,383 75
" " 10-40 reg'd bonds,	378,000 00	429,030 00
Phenix Nat'l Bank stock,	20,000 00	20,000 00
West India and Panama Tel. Co.,	5,000 00	4,698 58
Merchants' Exchange, preferred,	1,000 00	1,000 00
	$552,000 00	$618,221 70

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$122,019 93
Stocks, bonds, etc., as per schedule,	618,221 70
Loans on collateral security,	500 00
deposited in various banks,	255,140 24
Interest due and accrued,	3,091 00
Premiums in course of collection (gross),	114,523 69
Notes taken for marine and inland risks,	104,415 01
Salvage on losses paid,	50,200 00
Bills receivable,	28,164 13
Subscription notes in advance of premiums, $180,661.42; Co.'s own scrip, $100,380.	
Gross Assets,	$1,296,275 70

LIABILITIES.

Losses claimed and reported,	$175,500 00
disputed or resisted,	15,000 00
Total amount of losses,	$190,500 00
Salvage claims,	50,200 00
Net amount of unpaid losses,	$140,300 00
Unearned premiums on outstanding risks,	195,916 72
Unused balances of premium notes,	479 00
Unpaid scrip ordered to be redeemed,	1,545 00
Interest due or accrued on scrip,	9,800 75

Commissions and brokerage,	$2,546 83	
Interest due,	1,750 00	
Gross Liabilities, except scrip,		$352,338 30
Surplus as regards Policy-holders,		$943,937 40
Scrip outstanding, not ordered to be redeemed,		931,420 00
Surplus over Scrip,		$12,517 40

Income.

Cash received for marine and inland prem's,	$752,786 27	
Deduct re-insurance, rebate and return prem's,	149,046 71	
Net cash received for marine and inland risks,		$603,739 56
Interest and dividends received from all sources,		44,163 02
Income from all other sources,		3,724 49
Gross Cash Income,		$651,627 07

Expenditures.

Cash paid for marine and inland losses,	$605,596 06	
Deduct salvage and re-insurance,	130,524 68	
Net cash paid for marine and inland losses,		$475,071 38
Interest paid scripholders,		126,435 00
Cash paid for redemption of scrip,		
for commission and brokerage,		24,930 01
for salaries of officers and employés,		51,173 48
for state and local taxes,		9,839 85
for office, agency and incidental expenses,		17,110 20
Gross Cash Expenditures,		$704,559 92

Risks and Premiums.

		Premiums.
Marine risks outstanding December 31, 1875,	$21,392,239 00	$233,785 99
written during 1876,	69,922,581 00	729,365 83
Total,	$91,314,820 00	$963,151 82
Deduct risks expired and terminated,	74,524,471 00	767,235 10
In force at end of year,	$16,790,349 00	$195,916 72

PACIFIC FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated April 26, 1851. Commenced April 29, 1851.]

PAID-UP CAPITAL, $200,000.

THOMAS F. JEREMIAH, *President.* *Secretary*, WILLIAM A. BUTLER.

Office, No. 470 Broadway.

Attorney to accept service, CYRUS BREWER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States currency bonds, 6s,	$125,000 00	$151,875 00
" " coupon bonds, 1867,	12,000 00	13,620 00
" " " " 1881,	1,000 00	1,140 00
" " reg'd bonds, 1865,	15,000 00	16,425 00
" " " " 1867,	45,000 00	51,075 00
" " " " 1881,	20,000 00	22,700 00
" " 10-40 reg'd bonds,	10,000 00	11,300 00
" " " coupon bonds,	71,500 00	81,153 00
	$299,500 00	$349,288 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
40 shares Mechanics' Bank,	$3,000 00	
62 " Marine Bank,	6,200 00	
5 " Amity Fire Ins. Co.,	500 00	
50 " Brooklyn Trust Co.,	2,000 00	$10,000 00
Atlantic Mutual Ins. Co. scrip,	200 00	
Union Mutual Ins. Co. scrip,	300 00	
New York Mutual Ins. Co. scrip,	150 00	
100 shares Pacific Bank,	6,750 00	3,500 00
40 " Stuyvesant Ins. Co.,	1,500 00	3,500 00
100 " American Express Co.,	6,000 00	
20 " Importers and Traders' Ins. Co.,	3,800 00	
20 " Chatham Bank,	675 00	2,975 00
30 " Importers and Traders' Ins. Co.,	1,875 00	
18 " " " " "	1,125 00	600 00
25 " Star Fire Ins. Co.,	3,125 00	2,250 00
40 " Broadway Bank,	2,250 00	1,500 00
5 " Star Fire Ins. Co.,	625 00	450 00
2 " Eighth Avenue R. R.,	400 00	300 00
20 " Merchants' Fire Ins. Co.,	2,000 00	1,000 00
10 " People's Fire Ins. Co.,	750 00	400 00
20 " American Fire Ins. Co.,	1,500 00	1,000 00
	$44,725 00	$27,475 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$75,000 00	
Loans on mortgage of real estate (first liens),*	212,750 00	
Interest due or accrued thereon,	1,855 00	
Stocks, bonds, etc., as per schedule,	349,288 00	
Loans on collateral security, as per schedule,	27,475 00	
Cash in the office of the company,	4,449 14	
deposited in Pacific Nat'l Bank,	21,650 94	
Interest due and accrued,	3,980 93	
Premiums in course of collection (gross),	7,342 51	
Gross Assets,		$703,791 52

Liabilities.

Losses claimed and reported,	$7,963 00	
Unearned premiums on outstanding risks,	85,752 16	
Gross Liabilities, except capital,		93,715 16
Surplus as regards Policy-holders,		$610,076 36
Paid-up capital,		200,000 00
Surplus over Capital,		$410,076 36

Income.

Cash received for fire premiums,	$166,333 72	
Deduct re-insurance, rebate and return prem's,	12,065 24	
Net cash received for fire premiums,		$154,268 48
Interest received on bonds and mortgages,		14,533 14
Interest and dividends received from all other sources,		23,410 97
Income from rents,		2,725 00
Gross Cash Income,		$194,937 59

Expenditures.

Cash paid for fire losses,	$69,603 06
dividends paid,	60,000 00
paid for commissions and brokerage,	18,219 09
for salaries of officers and employés,	24,350 00
for state and local taxes,	4,055 03
for office, agency and incidental expenses,	12,001 62
Gross Cash Expenditures,	$188,228 80

* Value of lands mortgaged,	$242,500 00
Value of buildings thereon,	200,000 00
Total value of property mortgaged,	$442,500 00
Amount of insurance held as collateral,	186,700 00

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$27,173,301 00	$189,143 29
written during 1876,	28,493,618 00	174,786 34
Total,	$55,666,919 00	$363,929 63
Deduct risks expired and terminated,	29,995,301 00	199,555 26
In force at end of year,	$25,671,618 00	$164,374 37
Deduct amount re-insured,	205,500 00	1,083 13
Net amount in force,	$25,466,118 00	$163,291 24

Miscellaneous.

Premiums received from organization of company,	$2,887,131 00
Losses paid from organization of company,	1,266,096 00
Cash dividends declared from organization of company,	858,000 00
Dividends declared during the year (30 per cent.),	60,000 00
Losses incurred during the year,	64,453 00
Company's stock owned by directors,	49,100 00

PACIFIC MUTUAL INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated 1854. Commenced business January 10, 1855.]

John K. Myers, *President.* *Secretary*, Willoughby Powell.

Office, No. 119 Broadway.

Attorney to accept service, Jos. F. Hovey, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 10-40 coupon bonds,	$8,000 00	$9,040 00
" " 10-40 reg'd bonds,	200,000 00	226,000 00
" " 5-20 reg'd bonds,	100,000 00	110,000 00
South Carolina coupon bonds, 6s,	11,000 00	4,500 00
" " scrip, 6s,	350 00	
Del. and Hudson Canal Co. reg'd bonds,	10,000 00	10,400 00
268 shares Del. and Hudson Canal Co.,	26,800 00	19,028 00
25 " Harlem Bank,	2,500 00	1,250 00
100 " American Exch. Nat'l Bank,	10,000 00	10,500 00
50 " Bank of the Metropolis,	5,000 00	4,000 00
85 " Bank of No. America,	8,500 00	7,735 00
67 " Central Nat'l Bank,	6,700 00	6,767 00
100 " Nat'l Bank of Commerce,	10,000 00	10,800 00
75 " Coast Wrecking Co.,	7,500 00	1,875 00
25 " International Ocean Tel. Co.,	2,500 00	1,250 00
50 " N. Y. Merch. Exch. and N. Assoc.,	1,000 00	900 00
Atlantic Mut. Ins. Co. scrip,	410 00	389 50
	$410,260 00	$424,434 50

Securities held as collateral for cash loans:—

			Market value.	Loaned thereon.
New York Central Co. bonds, 6s,			$5,200 00	$4,000 00
United States 5-20 reg'd bonds, '65,			11,000 00	10,000 00
30 shares	Union Bank,		1,950 00	
32 "	Bank of New York,		3,840 00	
United States Life Ins. Co. scrip,			5,000 00	
200 shares	United States Life Ins. Co.,		17,500 00	
40 "	" " Trust Co.,		13,880 00	
35 "	Merchants' Bank,		2,047 50	47,500 00
100 "	Broadway Bank,		5,175 00	
30 "	Guardian Fire Ins. Co.,		2,910 00	
38 "	Importers and Traders Ins. Co.,		4,370 00	
88 "	Manhattan Co.,		5,940 00	
25 "	People's Bank,		843 75	
20 "	Del. and Hudson Canal Co.,		1,430 00	1,100 00
United States 5-20 coupon bonds,			508 50	250 00
30 shares	Sterling Fire Ins. Co.,		3,180 00	
50 "	Guardian Fire Ins. Co.,		4,850 00	
20 "	Ridgewood Fire Ins. Co.,		2,260 00	
115 "	Home Fire Ins. Co.,		12,650 00	
20 "	Nassau Fire Ins Co.,		1,800 00	
20 "	Resolute Fire Ins. Co.,		1,660 00	67,000 00
20 "	Continental Fire Ins. Co.,		2,600 00	
10 "	Lamar Fire Ins. Co.,		1,000 00	
10 "	Union Ferry Co.,		1,360 00	
475 "	Fourth Nat'l Bank,		47,025 00	
100 "	Central Nat'l Bank,		10,100 00	
			$170,079 75	$129,850 00

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$124,434 50	
Loans on collateral security, as per schedule,	129,850 00	
Cash in the office of the company,	2,337 40	
deposited in various banks,	124,553 40	
Interest due and accrued,	48 00	
Premiums in course of collection (net),	14,574 97	
Notes taken for marine and inland risks,	57,188 39	
Salvage and re-insurance due,	50,450 00	
Subscription notes (less $75,580.11 unused bal.),	5,419 89	
All other claims,	17,290 15	
Gross Assets,		$826,146 70

Liabilities.

Losses adjusted, unpaid,	$98,000 00
Unearned premiums on outstanding risks,	67,042 87
Unpaid scrip ordered to be redeemed,	12,986 00
Interest due or accrued on scrip,	12,485 64

Due and accrued for rent, salaries, etc.,	$2,000 00	
Re-insurance and rebate,	9,116 78	
Gross Liabilities, except scrip,		$201,631 29
Surplus as regards Policy-holders,		$624,515 41
Scrip outstanding, not ordered to be redeemed,		584,923 00
Surplus over Scrip,		$39,592 41

Income.

Cash received for marine and inland prem's,	$686,679 93	
Deduct re-insurance, rebate and return prem's,	223,166 45	
Net cash received for marine and inl'd prem's,		$463,513 48
Interest and dividends received from all sources,		42,398 50
Income from all other sources,		3,000 57
Gross Cash Income,		$508,912 55

Expenditures.

Cash paid for marine and inland losses,	$361,668 36	
Deduct salvage and re-insurance,	98,630 24	
Net cash paid for marine and inland losses,		$263,038 12
Interest paid scripholders,		41,229 02
Cash paid for redemption of scrip,		
for commissions and brokerage,		28,926 71
for salaries of officers and employés,		63,633 50
for state and local taxes,		10,743 38
for all other items, including office, agency and incidental expenses,		66,339 00
Gross Cash Expenditures,		$473,909 73

Risks and Premiums.

		Premiums.
Marine risks outstanding Dec. 31, 1875,	$5,627,007 00	$77,853 75
written during 1876,	79,909,572 00	602,406 56
Total,	$85,536,579 00	$680,260 31
Deduct risks expired and terminated,	80,229,428 00	613,217 44
In force at end of year,	$5,307,151 00	$67,042 87
Deduct amount re-insured,	363,371 00	4,392 51
Net amount in force,	$4,943,780 00	$62,650 36

Miscellaneous.

Premiums received from organization of company,	$15,162,792 70
Losses paid from organization of company,	8,946,299 65

PARK FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March, 1853. Commenced business, March, 1853.]

PAID-UP CAPITAL, $200,000.

WILLIAM JAFFRAY, *President.* *Secretary*, WILLIAM VALENTINE

Office, No. 170 Broadway.

Attorney to accept service, H. H. WESTGATE, *Melrose.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 reg'd bonds, 1865,	$240,000 00	$272,400 00
" " " coupon bonds, 1865,	20,000 00	22,700 00
" " " reg'd bonds, 1867,	15,000 00	17,475 00
" " reg'd bonds, 6's,	35,000 00	43,662 50
New Jersey Cent. R. R. stock,	15,000 00	5,550 00
	$325,000 00	$361,787 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$361,787 50	
Cash deposited in Broadway Nat'l Bank,	4,797 74	
Premiums in course of collection (gross),	6,136 40	
more than 3 mos. due, $1,143 75		
Gross Assets,		$372,721 64

LIABILITIES.

Losses claimed and reported,	$415 00	
disputed or resisted,	1,000 00	
Unearned premiums on outstanding risks,	$30,380 28	
Due and accrued for rent, salaries, etc.,	750 00	
Commissions and brokerage,	1,092 01	
Gross Liabilities, except capital,		33,637 29
Surplus as regards Policy-holders,		$339,084 35
Paid-up capital,		200,000 00
Surplus over Capital,		$139,084 35

INCOME.

Cash received for fire premiums,	$66,845 15	
Deduct re-insurance, rebate and return prem's,	6,718 42	
Net cash received for fire premiums,		$60,126 73
Interest and dividends received from all sources,		21,545 76
Gross Cash Income,		$81,672 49

EXPENDITURES.

Cash paid for fire losses,	$26,868 50
for dividends paid,	40,000 00
for commissions and brokerage,	7,111 37

Cash paid for salaries of officers and employés,	$13,800 00
all other items; viz., rent, $4,750; fire patrol, $930.84; office, agency and incidental expenses, $1,124.93,	6,805 77
Gross Cash Expenditures,	$94,585 64

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$11,927,551 12	$71,207 21
written during 1876,	13,767,115 82	67,714 14
Total,	$25,694,666 94	$138,921 35
Deduct risks expired and terminated,	15,369,572 29	76,742 72
In force at end of year,	$10,325,094 65	$62,178 63
Deduct amount re-insured,	383,500 00	1,357 91
Net amount in force,	$9,941,594 65	$60,820 72

Miscellaneous.

Premiums received from organization of company,	$2,136,741 28
Losses paid from organization of company,	1,063,928 08
Cash dividends declared from organization of company,	566,000 00
Dividends declared during the year (20 per cent.),	40,000 00
Losses incurred during the year,	23,854 04
Company's stock owned by directors,	53,900 00

PATERSON FIRE INSURANCE COMPANY, PATERSON, N. J.

[Incorporated 1872. Commenced business May, 1872.]

Paid-up Capital, $202,700.

John J. Brown, *President.* *Secretary*, T. Sherman.

Office at Paterson.

Attorney to accept service, H. H. Westgate, *Melrose.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 10-40 reg'd bonds,	$30,000 00	$34,200 00
" " 5-20 reg'd bonds, 1865,	32,000 00	35,360 00
" " coupon bonds, 5s,	38,000 00	42,560 00
New York city reg'd bonds, 6s,	20,000 00	20,800 00
Passaic water bonds,	49,500 00	49,500 00
First Nat'l Bank stock,	3,000 00	3,600 00
Acquackanonk bonds,	2,000 00	2,000 00
	$174,500 00	$188,020 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
40 shares	Paterson Gas Light Co.,	$1,100 00	$2,000 00
40 "	" " " " "	1,100 00	
20 "	Merchants' Loan and Trust Co.,	2,200 00	1,500 00
40 "	Second Nat'l Bank,	2,400 00	2,200 00
4 "	Passaic Water Co. mort. bonds,	2,000 00	1,500 00
		$8,800 00	$7,200 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$7,629 76	
Loans on mortgage of real estate (first liens),*	76,662 20	
Interest due or accrued thereon,	2,683 17	
Stocks, bonds, etc., as per schedule,	188,020 00	
Loans on collateral security, as per schedule,	7,200 00	
Cash deposited in various banks,	45,704 18	
Interest due and accrued,	949 10	
Premiums in course of collection (gross),	41,058 90	
Notes taken for marine and inland risks,	2,149 97	
Rents due and accrued,	963 00	
Gross Assets,		$373,020 28

Liabilities.

Losses adjusted, unpaid,	$13,922 78	
claimed and reported,	6,099 40	
disputed or resisted,	2,750 00	
Unearned premiums on outstanding risks,	130,297 50	
Due and accrued for rent, salaries, etc.,	215 00	
Commissions and brokerage,	1,723 34	
Gross Liabilities, except capital,		155,008 02
Surplus as regards Policy-holders,		$218,012 26
Paid-up capital,		202,700 00
Surplus over Capital,		$15,312 26

Income.

Cash received for fire premiums,	$264,540 08	
Deduct re-insurance, rebate and return prem's,	8,979 38	
Net cash received for fire premiums,		$255,560 70
Interest received on bonds and mortgages,		5,324 37
Interest and dividends received from all other sources,		10,331 87
Received for calls on capital, $10,600 00		
Gross Cash Income,		$271,216 94

* Value of lands mortgaged,	$93,300 00
Value of buildings thereon,	127,700 00
Total value of property mortgaged,	$221,000 00
Amount of insurance held as collateral,	48,100 00

EXPENDITURES.

Cash paid for fire losses,	$141,405 13	
Deduct salvage and re-insurance,	880 00	
Net cash paid for fire losses,		$140,525 13
Cash dividends paid,		13,734 00
paid for commissions and brokerage,		61,742 19
for salaries of officers and employés,		6,028 33
for state and local taxes,		1,372 24
for rent, $700; office, agency and incidental expenses, $5,165.76,		5,865 76
Gross Cash Expenditures,		$229,267 65

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$7,481,345 00	$126,493 80
written during 1876,	16,323,742 00	284,464 68
Total,	$23,805,087 00	$410,958 48
Deduct risks expired and terminated,	9,270,342 00	150,725 34
In force at end of year,	$14,534,745 00	$260,233 14
Deduct amount re-insured,	77,500 00	1,203 82
Net amount in force,	$14,457,245 00	$259,029 32

MISCELLANEOUS.

Premiums received from organization of company,	$404,913 36
Losses paid from organization of company,	181,494 53
Cash dividends declared from organization of company,	25,437 28
Dividends declared during the year,	13,734 00
Losses incurred during the year,	149,784 09
Company's stock owned by directors,	121,400 00

PENNSYLVANIA FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated March, 1825. Commenced business April, 1825.]

PAID-UP CAPITAL, $400,000.

JOHN DEVEREUX, *President.* *Secretary*, WM. G. CROWELL.

Office, No. 510 Walnut Street.

Attorney to accept service, GEO. E. FOSTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Phila., Wil. and Baltimore R. R. stock,	$12,500 00	$15,500 00
" " " " loan,	10,000 00	10,400 00
Pennsylvania R. R. loan,	49,000 00	49,880 00
Phila. and Reading R. R. loan,	20,000 00	19,500 00

Delaware R. R. loan,	$15,000 00	$15,000 00
Phila. and Erie R. R. loan,	25,000 00	25,750 00
No. Pennsylvania R. R. loan,	40,000 00	43,200 00
Harrisburg, Mt. Joy, etc., R. R. loan,	20,000 00	21,000 00
Lehigh Valley R. R. loan,	55,000 00	59,950 00
Elmira and Williamsport R. R. loan,	25,000 00	26,000 00
West Jersey R. R loan,	10,000 00	10,900 00
Pennsylvania and N. Y. R. R. loan,	24,000 00	26,160 00
United Canal and R. R. loan,	60,000 00	62,400 00
Southern Central R. R. loan,	20,000 00	20,400 00
American Steamship Co. loan,	15,000 00	12,600 00
Lehigh Coal and Navigation Co. loan,	49,000 00	49,325 00
Schuylkill Navigation Co. loan,	20,700 00	14,636 00
Chesapeake and Dela. Canal Co. loan,	10,000 00	8,600 00
Delaware Division Canal Co. loan,	20,000 00	19,600 00
Phila. and Reading Coal and Iron Co. loan,	20,000 00	12,000 00
United States loan, 5s,	20,000 00	22,400 00
" " " 6s,	20,000 00	22,700 00
Pennsylvania state loan, 6s,	20,000 00	21,400 00
Philadelphia city warrants,	123,216 00	123,216 00
" " loan, 5s,	5,500 00	5,500 00
" " " 6s,	50,000 00	57,500 00
Harrisburg city loan, 6s,	18,000 00	18,360 00
St. Louis city loan, 6s,	25,000 00	25,000 00
Delaware state loan, 6s,	20,000 00	21,200 00
Camden county loan, 6s,	15,000 00	15,300 00
Cincinnati city loan 6s,	12,000 00	11,760 00
" " " 7s,	10,000 00	10,600 00
" " " $7\frac{30}{100}$s,	38,000 00	41,040 00
Pittsburg city loan, 7s,	60,000 00	66,450 00
Newark city loan, 7s,	20,000 00	22,600 00
134 shares Philadelphia Nat'l Bank,	13,400 00	24,790 00
150 " United States Centennial stock,	1,500 00	750 00
20 " Manayunk Gas Co.,	1,000 00	1,020 00
	$992,816 00	$1,034,387 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Pennsylvania Fire Ins. Co. stock,	$8,050 00	$2,500 00
American Life Ins. Co. stock,	2,150 00	2,500 00
	$10,200 00	$5,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$60,000 00
Loans on mortgage of real estate (first liens),*	461,907 00

* Total value of property mortgaged, ... $1,166,500 00
Amount of insurance held as collateral, ... 311,267 00

Interest due or accrued thereon,	$10,547 80	
Stocks, bonds, etc., as per schedule,	1,034,387 00	
Loans on collateral security, as per schedule,	5,000 00	
Cash in the office of the company,	4,555 00	
Cash deposited in bank,	18,037 11	
Interest due and accrued,	12,949 70	
Premiums in course of collection (gross),	68,310 44	
Gross Assets,		$1,675,694 05

LIABILITIES.

Losses adjusted, unpaid,	$36,304 15	
Unearned premiums on outstanding risks,	316,007 09	
Reclaimable on perpetual fire policies,	392,229 31	
Dividends to stockholders unpaid,	370 00	
Due and accrued for rent, salaries, etc.,	1,000 00	
State and local taxes,	2,000 00	
Commissions and brokerage,	15,000 00	
Gross Liabilities, except capital,		762,910 55
Surplus as regards Policy-holders,		$912,783 50
Paid-up capital,		400,000 00
Surplus over Capital,		$512,783 50

INCOME.

Cash received for fire premiums,	$592,598 63	
Deduct re-insurance, rebate and return prem's,	57,167 08	
Net cash received for fire premiums,		$535,431 55
Interest received on bonds and mortgages,		27,105 61
Interest and dividends received from all other sources,		55,319 56
Income from all other sources; viz., rents, $250; perpetual insurance, $407.37,		657 37
Deposits received for perpetual fire risks,	$10,504 02	
Gross Cash Income,		$618,514 09

EXPENDITURES.

Cash paid for fire losses,		$267,442 65
dividends paid,		39,630 00
paid for commissions and brokerage,		72,216 03
for salaries of officers and employés,		65,347 92
for state and local taxes,		16,046 70
for office, agency and incidental expenses,		19,466 76
Deposits returned on perpetual fire risks,	$6,731 15	
Gross Cash Expenditures,		$180,150 06

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$47,795,823 00	$715,105 51
written during 1876,	45,416,935 00	592,598 63
Total,	$93,212,758 00	$1,307,704 14
Deduct risks expired and terminated,	46,888,553 00	640,384 95
In force at end of year,	$46,324,205 00	$667,319 19
Deduct amount re-insured,	504,222 00	8,854 94
Net amount in force,	$45,819,983 00	$658,464 25

Miscellaneous.

Premiums received from organization of company,	$6,143,453 00
Losses paid from organization of company,	4,678,635 00
Cash dividends declared from organization of company,	1,859,000 00
Dividends declared during the year (10 per cent.),	40,000 00
Losses incurred during the year,	290,246 00
Company's stock owned by directors,	31,100 00

PEOPLE'S INSURANCE COMPANY, NEWARK, N. J.

[Incorporated March 5, 1866. Commenced business October 11, 1867.]

Paid-up Capital, $200,000.

John M. Randall, *President.* *Secretary*, I. H. Lindsley.

Office, No. 764 Broad Street.

Attorney to accept service, George W. Reed, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Essex county bonds,	$9,000 00	$9,900 00
United States 5-20 bonds,	100,000 00	118,518 75
	$109,000 00	$128,418 75

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
Nat'l State Bank stock,	$3,450 00	$2,400 00
American Trust Co. stock,	900 00	800 00
" " " "	4,500 00	2,000 00
Newark and Irvington R. R. bonds,	9,500 00	5,000 00
Merchants' Nat'l Bank stock,	2,375 00	2,000 00
American Trust Co stock,	900 00	1,200 00
Newark Gas Light Co. stock,	375 00	
Nat'l State Bank stock,	1,534 00	1,000 00
	$23,534 00	$14,400 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$88,227 73	
Loans on mortgage of real estate (first liens),*	116,500 00	
Interest due or accrued thereon,	4,720 50	
Stocks, bonds, etc., as per schedule,	128,418 75	
Loans on collateral security, as per schedule,	14,400 00	
Cash in the office of the company,	1,042 40	
deposited in First Nat'l Bank,	26,127 09	
Interest due and accrued,	612 53	
Premiums in course of collection (gross),	48,916 24	
Rents due and accrued,	1,809 16	
Office furniture,	$2,708 55	
Gross Assets,		$430,774 40

Liabilities.

Losses adjusted, unpaid,	$9,288 83	
claimed and reported,	5,894 39	
disputed or resisted,	2,000 00	
Unearned premiums on outstanding risks,	114,653 09	
Due for borrowed money,	1,050 00	
Commissions and brokerage,	2,500 00	
Gross Liabilities, except capital and scrip,		135,386 31
Surplus as regards Policy-holders,		$295,388 09
Paid-up capital,	$200,000 00	
Scrip outstanding, not ordered to be redeemed,	1,979 00	
		201,979 00
Surplus over Capital and Scrip,		$93,409 09

Income.

Cash received for fire premiums,	$288,818 04	
Deduct re-insurance, rebate and return prem's,	34,807 28	
Net cash received for fire premiums,		$254,010 76
Interest received on bonds and mortgages,		8,647 76
Interest and dividends received from all other sources,		7,998 48
Income from all other sources, including rents, $6,602.79,		7,382 90
Gross Cash Income,		$278,039 90

Expenditures.

Cash paid for fire losses,	$144,227 21	
Deduct salvage and re-insurance,	4,763 13	
Net cash paid for fire losses,		$139,464 08

* Value of lands mortgaged,	$175,500 00
Value of buildings thereon,	160,100 00
Total value of property mortgaged,	$335,600 00
Amount of insurance held as collateral,	124,950 00

Cash dividends paid,	$20,000 00
Interest paid scripholders,	1,359 00
Cash paid for redemption of scrip,	
for commissions and brokerage,	58,653 53
for salaries of officers and employés,	17,533 24
for state and local taxes,	10,192 33
for all other items; viz., interest on borrowed money,	4,200 00
for office, agency and incidental expenses,	9,367 33
Gross Cash Expenditures,	$260,769 51

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$19,581,138 00	$266,127 93
written during 1876,	20,740,688 00	271,705 02
Total,	$40,321,826 00	$537,832 95
Deduct risks expired and terminated,	21,830,001 00	306,718 52
In force at end of year,	$18,491,825 00	$231,114 43
Deduct amount re-insured,	335,688 00	6,120 33
Net amount in force,	$18,156,137 00	$224,994 10

Miscellaneous.

Premiums received from organization of company,	$1,518,983 39
Losses paid from organization of company,	668,243 40
Cash dividends declared from organization of company,	141,220 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	110,343 32
Company's stock owned by directors,	111,600 00

PEOPLE'S FIRE INSURANCE COMPANY, TRENTON, N. J.

[Incorporated February 25, 1861. Commenced business February 10, 1865.]

Paid-up Capital, $300,000.

Charles Scott, *President.* *Secretary*, C. V. C. Murphy.

Office, No. 30 Green Street.

Attorney to accept service, Lorenzo Burge, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$100,000 00	$114,250 00
New Jersey state bonds,	15,000 00	16,500 00
Elizabeth city bonds,	10,000 00	10,000 00
Jersey city bonds,	25,000 00	27,000 00
Mechanics' Nat'l Bank stock, Trenton,	7,500 00	9,750 00

United R. R. & Canal Co. stock, N. J.,	$40,000 00	$55,200 00
Central R. R. stock, N. J.,	10,000 00	3,700 00
Pennsylvania R. R. stock,	50,000 00	48,375 00
	$257,500 00	$284,775 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Assaupink Improvement Co. stock,	$14,000 00	$5,000 00
Pennsylvania R. R. stock,	6,482 00	12,000 00
First Nat'l Bank, Trenton, stock,	7,020 00	
	$27,502 00	$17,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$264,950 00	
Interest due or accrued thereon,	4,644 75	
Stock, bonds, etc., as per schedule,	284,775 00	
Loans on collateral security, as per schedule,	17,000 00	
Cash deposited in Mechanics' Nat'l Bank,	20,761 35	
Interest due and accrued,	1,484 50	
Premiums in course of collection (gross),	38,649 85	
Gross Assets,		$632,265 45

LIABILITIES.

Losses claimed and reported,	$13,511 96	
disputed or resisted,	1,835 00	
Unearned premiums on outstanding risks,	130,135 50	
Commissions and brokerage,	8,167 79	
Return premiums,	1,187 10	
Gross Liabilities, except capital,		154,837 35
Surplus as regards Policy-holders,		$477,428 10
Paid-up capital,		300,000 00
Surplus over Capital,		$177,428 10

INCOME.

Cash received fore fire premiums,	$198,547 43	
Deduct re-insurance, rebate and return prem's,	14,234 72	
Net cash received for fire premiums,		$184,312 71
Interest received on bonds and mortgages,		16,405 84
Interest and dividends received from all other sources,		19,570 21
Income from all other sources,		721 29
Gross Cash Income,		$221,010 05

* Value of lands mortgaged,	$265,600 00
Value of buildings thereon,	373,100 00
Total value of property mortgaged,	$638,700 00
Amount of insurance held as collateral,	197,100 00

Expenditures.

Cash paid for fire losses,	$97,113 79	
Deduct salvage and re-insurance,	5,142 53	
Net cash paid for fire losses,		$91,971 26
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		38,475 61
for salaries of officers and employés,		6,950 00
for state and local taxes,		3,609 80
office, agency and incidental expenses,		9,759 17
Gross Cash Expenditures,		$170,765 84

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$14,170,425 00	$214,914 61
written during 1876,	17,727,847 00	216,192 50
Total,	$31,898,272 00	$431,107 11
Deduct risks expired and terminated,	13,918,337 00	181,154 39
In force at end of year,	$17,979,935 00	$249,952 72

Miscellaneous.

Premiums received from organization of company,	$866,082 54
Losses paid from organization of company,	298,429 31
Cash dividends declared from organization of company,	83,000 00
Dividends declared during the year,	20,000 00
Losses incurred during the year,	99,167 73
Company's stock owned by directors,	167,900 00

PHENIX INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated September 10, 1853. Commenced business September 10, 1853.]

Paid-up Capital, $1,000,000.

Stephen Crowell, *President.* *Secretary*, Wm. R. Crowell.

Office, No. 12 and 14 Court Street

Attorney to accept service, Sewall A. Faunce, *Kingston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 5-20 coupon bonds, 1865,	$34,000 00	$37,272 50
" " " " reg'd bonds, 1865,	48,000 00	52,620 00
" " " " bonds, 1865,	145,000 00	159,862 50
" " " reg'd bonds, 1867,	416,200 00	472,387 00
" " " coupon bonds, 1867,	50,000 00	56,750 00
" " coupon bonds, 1881,	25,000 00	28,500 00
" " reg'd bonds, 1881,	155,000 00	176,700 00
" " 10-40 reg'd bonds,	77,000 00	87,587 50
" " currency bonds, 6s,	50,000 00	61,500 00

Tennessee state bonds,	$45,000 00	$19,350 00
North Carolina state bonds,	10,000 00	1,700 00
South Carolina state bonds,	20,000 00	8,000 00
Alabama state bonds,	10,000 00	3,500 00
Virginia state bonds (def'd certificates),	14,772 33	1,477 23
Mississippi state certificates,	20,000 00	20,000 00
Kings county bonds, 6s,	18,000 00	19,080 00
Brooklyn city bonds, 6s,	15,000 00	15,900 00
Nassau Gas Light Co. certificates, Brooklyn,	17,000 00	17,000 00
800 shares Nassau Gas Light Co., Brooklyn,	20,000 00	17,200 00
300 " N. Y. Mut. Gas Light Co.,	30,000 00	33,600 00
People's Gas Light Co. bonds, Brooklyn,	47,000 00	47,000 00
" " " certificates, Brooklyn,	10,000 00	10,000 00
590 shares People's Gas Light Co., Brooklyn,	5,900 00	3,245 00
340 " Brooklyn Gas Light Co.,	8,500 00	16,150 00
100 " N. Y. Gas Light Co.,	10,000 00	15,000 00
65 " Union Ferry Co., Brooklyn,	6,500 00	9,750 00
1250 " Brooklyn City R. R.,	12,500 00	25,000 00
80 " Commercial Bank, Brooklyn,	8,000 00	8,000 00
20 " Merchants' Nat'l Bank, N. Y.,	1,000 00	1,200 00
500 " Metropolitan Nat'l Bank, N. Y.,	50,000 00	64,000 00
300 " Amer. Exch. Nat'l Bank, N. Y.,	30,000 00	32,400 00
250 " Fourth Nat'l Bank, N. Y.,	25,000 00	25,000 00
100 " Nat'l Bank of the Republic, N. Y.,	10,000 00	8,000 00
200 " Central Nat'l Bank, N. Y.,	20,000 00	20,000 00
100 " Nat'l Shoe and Leather B'k, N. Y.,	10,000 00	14,000 00
100 " St. Nicholas Nat'l Bank, N. Y.,	10,000 00	10,500 00
173 " Nat'l Bank of Commerce, N. Y.,	17,300 00	18,857 00
250 " Mechanics' Bank, Brooklyn,	12,500 00	23,125 00
40 " Mechanics' Nat'l Bank, N. Y.,	1,000 00	1,400 00
80 " City Nat'l Bank of Brooklyn,	4,000 00	10,000 00
Houston and Texas R. R. bonds,	3,000 00	3,000 00
	$1,522,172 33	$1,655,613 73

Securities held as collateral for cash loans :—

	Market value.	Loaned thereon.
20 shares Montauk Fire Ins. Co., Brooklyn,	$1,600 00	
10 " Mechanics' Fire Ins. Co., Brooklyn,	850 00	$6,175 00
40 " Mechanics' Bank, Brooklyn,	3,700 00	
8 " Nat'l Shoe and Leather Bank, N. Y.,	1,200 00	
10 " N. Y. Economical Printing Co.,	1,700 00	1,000 00
60 " Manhattan Fire Ins. Co., N. Y.,	7,500 00	5,500 00
130 " Union Trust Co., N. Y.,	18,200 00	
33 " Nat'l Shoe and Leather Bank, N. Y.,	4,950 00	22,000 00
50 " Lamar Fire Ins. Co., N. Y.,	5,250 00	
50 " Fireman's Trust Ins. Co., Brooklyn,	600 00	2,000 00
15 " Market Nat'l Bank, N. Y.,	1,800 00	
People's Gas Light Co. bonds, Brooklyn,	15,000 00	13,150 00

14 shares	Nat'l Bank of Commerce, N. Y.,	$1,540 00	$1,200 00
5 "	Nat'l Park Bank, N. Y.,	550 00	500 00
40 "	Long Island Bank, Brooklyn,	2,600 00	2,500 00
20 "	Montauk Fire Ins. Co., Brooklyn,	1.600 00	
30 "	Standard Fire Ins. Co., N. Y.,	1,875 00	1,200 00
7 "	Amer. Exch. Nat'l Bank, N. Y.,	756 00	50 00
7 "	Union Ferry Co., Brooklyn,	1,050 00	700 00
Kings County bonds,		5,500 00	4,000 00
United States 5-20 bonds, 1867,		908 00	1,000 00
" " " " 1868,		227 00	
8 shares	Home Fire Ins. Co., N. Y.,	920 00	2,000 00
50 "	Hamilton Fire Ins. Co., N. Y.,	1,275 00	
50 "	Chicago, Bur. and Quincy R. R.,	5,750 00	6,000 00
Chicago, Bur. and Quincy R. R. bonds,		2,360 00	
12 shares	Home Fire Ins. Co., N. Y.,	1,380 00	1,000 00
15 "	Brooklyn Life Ins. Co., Brooklyn,	2,100 00	1,400 00
10 "	" " " "	1,400 00	1,000 00
Knickerbocker Ice Co. bonds,		2,000 00	1,000 00
5 shares	Am. Exch. Fire Ins. Co., N. Y.,	550 00	400 00
20 "	Mechanics' Nat'l Bank Assoc., N. Y.,	950 00	1,800 00
25 "	Niagara Fire Ins. Co., N. Y.,	1,325 00	
People's Gas Light Co. bonds, Brooklyn,		5,000 00	12,000 00
100 shares	American Express Co.,	5,600 00	
40 "	Williamsburg City Fire Ins. Co.,	3,800 00	
		$113,366 00	$87,575 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$246,535 10	
Loans on mortgage of real estate (first liens),*	299,725 00	
Interest due or accrued thereon,	8,806 58	
Stocks, bonds, etc., as per schedule,	1,655,613 73	
Loans on collateral security, as per schedule,	87,575 00	
Cash in the office of the company,	820 79	
deposited in various banks,	359,935 81	
Interest due and accrued,	6,925 74	
Premiums in course of collection (gross),	53,016 17	
Notes taken for marine and inland risks,	29,498 30	
Salvage on losses paid, $24,680.04; Rents due and accrued, $1,086.66; Re-insurance due, $1,684; Wrecking pumps at Detroit, $17,000,	44,450 70	
Gross Assets,		$2,792,902 92

* Value of lands mortgaged,	$238,250 00
Value of buildings thereon,	494,750 00
Total value of property mortgaged,	$733,000 00
Amount of insurance held as collateral,	333,450 00

Liabilities.

Losses adjusted, unpaid,	$21,223 59	
claimed and reported,	105,546 25	
disputed or resisted,	17,981 00	
Unearned premiums on outstanding risks,	753,343 78	
Due and accrued for rents, salaries, etc.,	2,583 33	
Commissions and brokerage,	5,872 27	
Return premiums,	6 48	
Gross Liabilities, except capital,		$906,556 70
Surplus as regards Policy-holders,		$1,886,346 22
Paid-up capital,		1,000,000 00
Surplus over Capital,		$886,346 22

Income.

Cash received for fire premiums,	$1,369,579 30	
Deduct re-insurance, rebate and return prem's,	177,758 63	
Net cash received for fire premiums,		$1,191,820 67
Cash received for marine and inland prem's,	$304,192 15	
Deduct re-insurance, rebate and return prem's,	70,831 90	
Net cash received for marine and inl'd prem's,		233,360 25
Unpaid premium notes received during the year,	$29,498 30	
Interest received on bonds and mortgages,		19,978 37
Interest and dividends received from all other sources,		112,411 41
Income from all other sources; viz., rents, $4,268.85; prem. on gold sold, $5,335.70,		9,604 55
Gross Cash Income,		$1,567,175 25

Expenditures.

Cash paid for fire losses,		$471,013 98
for marine and inland losses,	$92,328 77	
Deduct salvage and re-insurance,	25,174 08	
Net cash paid for marine and inland losses,		67,154 69
Cash dividends paid,		200,000 00
paid for commissions and brokerage,		224,889 42
for salaries of officers and employés,		147,783 99
for state and local taxes,		25,994 15
for office, agency and incidental expenses,		138,949 84
Gross Cash Expenditures,		$1,275,786 07

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$115,544,175 00	$1,261,446 03
written during 1876,	133,434,875 00	1,299,195 05
Total,	$248,979,050 00	$2,560,641 08
Deduct risks expired and terminated,	112,926,012 00	1,196,037 61
In force at end of year,	$136,053,038 00	$1,364,603 47
Deduct amount re-insured,	643,350 00	8,543 25
Net amount in force,	$135,409,688 00	$1,356,060 22
Marine risks outstanding December 31, 1875,	$1,678,482 00	$12,894 89
written during 1876,	44,703,988 00	350,524 27
Total,	$46,382,470 00	$363,419 16
Deduct risks expired and terminated,	40,941,178 00	328,797 15
In force at end of year,	$5,441,292 00	$34,622 01

Miscellaneous.

Premiums received from organization of company,	$22,247,087 31
Losses paid from organization of company,	11,639,508 60
Cash dividends declared from organization of company,	1,664,000 00
Dividends declared during the year (20 per cent.),	200,000 00
Losses incurred during the year,	597,696 75
Company's stock owned by directors,	162,000 00

PHILADELPHIA FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 8, 1876. Commenced business May 1, 1876.]

Paid-up Capital, $200,000.

J. T. Audenried, *President.* *Secretary*, Rob't B. Beath.

Office, No. 313 Walnut Street.

Attorney to accept service, Edward Stearns, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States reg'd bonds, 6s, 1881,	$50,000 00	$57,000 00
Philadelphia city warrants,	40,571 67	40,571 67
No. Penna. R. R. bonds, 7s,	8,000 00	8,720 00
Phila. and Reading R. R. bonds, 7s,	4,000 00	3,920 00
Camden (N. J.) warrants,	2,732 39	2,732 39
	$105,304 06	$112,944 06

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
40 shares	Girard Nat'l Bank,	$2,600 00	$2,300 00
57 "	First Nat'l Bank,	7,125 00	4,600 00
25 "	Girard Nat'l Bank,	1,625 00	2,300 00
20 "	Penna. R. R. Co.,	972 50	
37 "	Mononghahela Nav. Co.,	1,998 00	2,500 00
10 "	Wil. and Brandywine Nat'l Bank,	600 00	
5 "	Western Nat'l Bank,	425 00	
100 "	Delaware Market Co.,	11,000 00	9,200 00
Phila. and Reading Coal and Iron Co.,		2,550 00	7,500 00
105 shares	Reliance Ins. Co.,	5,627 50	
		$34,523 00	$28,400 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$89,000 00	
Interest due or accrued thereon,	2,185 73	
Stocks, bonds, etc., as per schedule,	112,944 06	
Loans on collateral security, as per schedule,	28,400 00	
Cash in the office of the company,	507 27	
deposited in bank,	19,072 37	
Interest due and accrued,	5,273 82	
Premiums in course of collection (gross),	15,038 59	
Gross Assets,		$272,421 84

LIABILITIES.

Losses adjusted, unpaid,	$6,160 94	
disputed or resisted,	3,116 46	
Unearned premiums on outstanding risks,	49,237 88	
Reclaimable on perpetual fire policies,	4,416 08	
Commissions and brokerage,	1,799 52	
Gross Liabilities, except capital,		64,730 88
Surplus as regards Policy-holders,		$207,690 96
Paid-up capital,		200,000 00
Surplus over Capital,		$7,690 96

INCOME.

Cash received for fire premiums,	$90,476 07	
Deduct re-insurance, rebate and return prem's,	14,745 04	
Net cash received for fire premiums,		$75,731 03
Interest received on bonds and mortgages,		3,251 17
Interest and dividends received from all sources,		4,192 56
Income from all other sources; viz., rents,		1,164 98
Deposits rec'd for perpet'l fire risks, $4,416 08		
Gross Cash Income,		$84,339 74

* Total value of property mortgaged, $193,750 00
Amount of insurance held as collateral, 66,400 00

Expenditures.

Cash paid for fire losses,	*$37,316 55
for commissions and brokerage,	15,305 82
for salaries of officers and employés,	5,587 32
for state and local taxes,	1,958 08
for office, agency and incidental expenses,	6,410 97
Gross Cash Expenditures,	$66,578 74

Risks and Premiums.

		Premiums.
Fire risks outstanding May 1, 1876,*	$5,890,904 93	$53,451 29
written during 1876,	7,475,163 32	90,476 57
Total,	$13,366,068 25	$143,927 86
Deduct risks expired and terminated,	5,528,865 27	43,698 23
In force at end of year,	$7,837,202 98	$100,229 63
Deduct amount re-insured,	199,794 75	2,586 18
Net amount in force,	$7,637,408 23	$97,643 45

Miscellaneous.

Premiums received from organization of company,	$90,476 07
Losses paid from organization of company,	37,316 55
Losses incurred during the year,	27,183 61
Company's stock owned by directors,	97,500 00

PHŒNIX FIRE INSURANCE COMPANY, HARTFORD, CONN.

[Incorporated May, 1854. Commenced business June, 1854.]

Paid-up Capital, $1,000,000.

H. Kellogg, *President.* *Secretary*, D. W. C. Skilton.

Office, No. 64 Pearl Street.

Attorney to accept service, W. H. Ellison, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

			Par value.	Market value.
1000	shares	Hartford Nat'l Bank, Hartford,	$100,000 00	$157,000 00
607	"	Farm's and Mech's Nat'l B'k, H'f'd,	60,700 00	78,303 00
700	"	Mercantile Nat'l Bank, Hartford,	70,000 00	89,600 00
200	"	City Nat'l Bank, Hartford,	20,000 00	19,000 00
300	"	Ætna Nat'l Bank, Hartford,	30,000 00	38,700 00
605	"	Phœnix Nat'l Bank, Hartford,	60,500 00	97,405 00
192	"	State Bank, Hartford,	19,200 00	24,000 00
100	"	Conn. River Bank, Hartford,	5,000 00	4,850 00

* Including amounts assumed of the New Jersey F. M. and I. Ins. Co.

1000 shares	American Nat'l Bank, Hartford, .	$50,000 00	$72,000 00
175 "	Nat'l Exchange Bank, Hartford, .	8,750 00	11,637 50
250 "	Hartford Trust Co., Hartford, .	25,000 00	24,250 00
100 "	Metropolitan Nat'l Bank, N. Y., .	10,000 00	12,500 00
180 "	Merchants' Ex. Nat'l Bank, N. Y.,	9,000 00	8,100 00
100 "	Manuf. and Merchants' Bank, N.Y.,	2,000 00	2,000 00
190 "	New Britain Nat'l B'k, New Brit'n,	19,000 00	23,750 00
300 "	Waterbury Nat'l Bank, Waterbury,	15,000 00	24,000 00
50 "	Imperial Bank, Ontario, . . .	5,000 00	5,000 00
100 "	National Gold Bank and Trust Co., San Francisco, ...	10,000 00	7,500 00
100 "	Fourth Nat'l Bank, Chicago, . .	10,000 00	1,000 00
200 "	Holyoke Water Power Co., . .	20,000 00	35,000 00
500 "	New York, N. H. and H. R. R., .	50,000 00	78,000 00
250 "	Renssalaer and Saratoga R. R., .	25,000 00	28,250 00
United States bonds, 1881, 6s, ...		100,000 00	118,000 00
Atlantic Dock Co. bonds, 7s, ...		50,000 00	52,500 00
Tennessee state bonds, 6s, ...		26,000 00	10,920 00
Alabama state bonds, 8s, ...		50,000 00	17,500 00
South Carolina, old, 6s, ...		25,003 70	8,751 30
Hartford city bonds, 6s, ...		10,000 00	10,800 00
New Britain water bonds, 7s, . . .		10,000 00	11,000 00
Detroit city bonds, 7s, ...		50,000 00	54,000 00
Cincinnati city bonds, $7\frac{8}{10}$s, ...		50,000 00	56,000 00
San Francisco bonds, 7s, ...		48,500 00	50,925 00
Jacksonville, Ill., bonds, 8s, . . .		50,000 00	51,500 00
Indianapolis and Cin. R. R. bonds, 7s, . .		69,000 00	62,100 00
Conn. Western R. R. bonds, 7s, . . .		20,000 00	7,000 00
Conn. Valley R. R. 7s, ...		50,000 09	40,000 00
Harlem River and Port Chester R. R. 7s, . .		50,000 00	58,000 00
Southern Minn. R. R. 7s, ...		50,000 00	5,000 00
100 shares	Charter Oak Nat'l Bank, . .	10,000 00	13,500 00
200 "	Chicago, R. I. and Pacific R. R., .	20,000 00	20,400 00
Indiana state bonds, 6s, ...		100,000 00	104,000 00
Contra Costa Water Co. bonds, 8s, . . .		25,000 00	25,000 00
Cambridge City (Ind.) bonds, 10s, . . .		3,000 00	3,150 00
		$1,490,653 70	$1,621,891 80

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Hartford, Prov. and Fishkill R. R. bonds, . .	$5,450 00	$4,425 00
Ind. and Cincinnati R. R. bonds, . . .	3,600 00	3,200 00
Ind., Cin. and Lafayette R. R. bonds, . .	900 00	375 00
Simsbury town (Conn.) bonds, ...	1,000 00	350 00
10 shares Security Co., Hartford, . . .	950 00	450 00
9 " Hartford Carpet Co., ...	2,025 00	1,200 00
20 " Nat'l Exch. Bank, Hartford, . .	1,330 00	1,000 00
72 " Hartford Trust Co., ...	6,984 00	6,775 00
10 " N. Y., N. H. and H. R. R., . . .	1,560 00	1,000 00

50	shares	N. Y. and Harlem R. R. R.,	$3,375 00	$2,000 00
14	"	Hartford City G. L. Co.,	630 00	375 00
15	"	First Nat'l Bank, Hartford,	1,545 00	1,500 00
37	"	Willimantic Linen Co,,	2,500 00	1,000 00
7	"	Phœnix Nat'l Bank, Hartford,	1,127 00	795 00
7	"	Ætna Life Ins. Co.,	2,100 00	1,000 00
10	"	Nat'l Park Bank, N. Y.,	1,030 00	375 00
			$36,106 00	$25,820 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$135,341 23	
Stocks, bonds, etc., as per schedule,	1,621,891 80	
Loans on collateral security, as per schedule,	25,820 00	
Cash in the office of the company,	1,797 42	
deposited in various banks,	457,641 70	
Interest due and accrued,	4,766 30	
Premiums in course of collection (net),	159,046 28	
Rents due and accrued,	1,226 66	
Gross Assets,		$2,407,531 39

LIABILITIES.

Losses adjusted, unpaid, claimed and reported,	$66,085 82	
disputed or resisted,	21,529 00	
Unearned premiums on outstanding risks,	787,664 79	
Gross Liabilities, except capital,		875,279 61
Surplus as regards Policy-holders,		$1,532,251 78
Paid-up capital,		1,000,000 00
Surplus over Capital,		$532,251 78

INCOME.

Cash received for fire premiums,	$1,427,704 23	
Deduct re-insurance, rebate and return prem's,	83,218 97	
Net cash received for fire premiums,		$1,344,485 26
Interest and dividends received from all sources,		105,099 44
Income from all other sources; viz., rents,		4,073 32
Received for increased capital, $400,000 00		
Gross Cash Income,		$1,453,658 02

EXPENDITURES.

Cash paid for fire losses,	$637,472 87
dividends paid,	225,000 00
paid for commissions and brokerage,	199,237 13
for salaries of officers and employés,	64,942 96
for state and local taxes,	39,467 77
for office, agency and incidental expenses,	128,660 09
Gross Cash Expenditures,	$1,294,780 82

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$115,826,131 00	$1,582,236 11
written during 1876, . . .	95,952,635 00	1,344,485 26
Total, ...	$211,778,766 00	$2,926,721 37
Deduct risks expired and terminated, .	104,516,209 00	1,439,456 56
In force at end of year, . . .	$107,262,557 00	$1,487,264 81

Miscellaneous.

Premiums received from organization of company, .	$19,138,384 97
Losses paid from organization of company, . . .	11,795,833 18
Cash dividends declared from organization of company,	1,720,000 00
Losses incurred during the year, ...	643,304 50
Company's stock owned by directors, ...	125,500 00

PROVIDENCE WASHINGTON INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated 1799. Commenced business 1799.]

Paid-up Capital, $400,000.

J. H. DeWolf, *President.* *Secretary*, W. S. Greene.

Office, No. 20 Market Square.

Attorney to accept service, Cyrus Brewer, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
1600 shares Blackstone Canal Nat'l B'k, Prov.,	$40,000 00	$40,000 00
300 " Nat'l Bank of No. America, Prov.,	15,000 00	19,500 00
400 " American Nat'l Bank, Prov., . .	20,000 00	20,800 00
300 " Commercial Nat'l Bank, Prov., .	15,000 00	15,000 00
500 " Merchants' Nat'l Bank, Prov., .	25,000 00	28,750 00
200 " Mechanics' Nat'l Bank, Prov., .	10,000 00	13,800 00
200 " Weybosset Nat'l Bank, Prov., .	10,000 00	11,600 00
300 " Nat'l Bank of Commerce, Prov., .	15,000 00	15,000 00
100 " " " " N. Y., .	10,000 00	10,800 00
Del. and Hudson Canal Co. 1st mort. bonds, .	40,000 00	40,400 00
Rensselaer and Saratoga R. R. mort. bonds, .	12,000 00	13,800 00
Chicago city bonds (S. B. Buckner), . .	45,000 00	45,000 00
N. Y., Prov. and Boston R. R. bonds, . .	10,000 00	11,500 00
N. Y. Mutual Gas Light Co. bonds, . . .	30,000 00	32,400 00
United States currency bonds, 6s, . . .	55,000 00	67,031 25
What Cheer Corporation (real estate), Prov., .	30,000 00	30,000 00
R. I. Hospital Trust Co., participation acct., .	50,000 00	50,000 00
	$432,000 00	$465,381 25

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
50 shares Providence Tool Co.,	$3,600 00	$3,400 00
Providence city notes,	50,000 00	50,000 00
	$53,600 00	$53,400 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$465,381 25	
Loans on collateral security, as per schedule,	53,400 00	
Cash in the office of the company,	104 04	
deposited in various banks,	31,263 10	
Interest due and accrued,	4,551 95	
Premiums in course of collection (net),	19,324 28	
Notes taken for marine and inland risks,	27,530 97	
Gross Assets,		$601,555 59

LIABILITIES.

Losses adjusted, unpaid,	$918 97	
claimed and reported,	27,367 54	
disputed or resisted,	2,900 00	
Total amount of losses,	$31,186 51	
Less re-insurance,	3,611 97	
Net amount of unpaid losses,	$27,574 54	
Unearned premiums on outstanding risks,	132,623 73	
Dividends to stockholders unpaid,	1,440 45	
Gross Liabilities, except capital,		161,638 72
Surplus as regards Policy-holders,		$439,916 87
Paid-up capital,		400,000 00
Surplus over Capital,		$39,916 87

INCOME.

Cash received for fire premiums,	$185,768 74	
Deduct re-insurance, rebate and return prem's,	27,406 38	
Net cash received for fire premiums,		$158,362 36
Cash received for marine and inland prem's,	$106,995 49	
Deduct re-insurance, rebate and return prem's,	14,007 32	
Net cash received for marine and inl'd prem's,		92,998 17
Unpaid premium notes received during the year,	$28,048 34	
Interest and dividends received from all sources,		31,569 75
Income from all other sources; viz., premium on gold,		167 41
Gross Cash Income,		$283,087 69

Expenditures.

Cash paid for fire losses,	$88,517 40	
Deduct salvage and re-insurance,	4,633 40	
Net cash paid for fire losses,		$83,884 00
Cash paid for marine and inland losses,	$65,019 34	
Deduct salvage and re-insurance,	1,775 67	
Net cash paid for marine and inland losses,		63,243 67
Cash dividends paid,		48,110 00
paid for commissions and brokerage,		35,653 24
for salaries of officers and employés,		12,263 21
for state and local taxes,		7,013 14
for office, agency and incidental expenses,		15,570 18
Gross Cash Expenditures,		$265,737 44

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$14,205,843 00	$180,204 79
written during 1876,	17,917,406 00	185,768 74
Total,	$32,123,249 00	$365,973 53
Deduct risks expired and terminated,	17,542,198 00	172,222 99
In force at end of year,	$14,581,051 00	$193,750 54
Deduct amount re-insured,	795,937 00	11,220 53
Net amount in force,	$13,785,114 00	$182,530 01
Marine risks outstanding December 31, 1875,	$722,778 00	$24,086 17
written during 1876,	29,167,916 00	121,555 97
Total,	$29,890,694 00	$145,642 14
Deduct risks expired and terminated,	28,953,681 00	106,442 23
In force at end of year,	$937,013 00	$39,199 91
Deduct amount re-insured,	66,806 00	705 56
Net amount in force,	$870,207 00	$38,494 35

Miscellaneous.

Dividends declared during the year (12 per cent.),	$18,000 00
Losses incurred during the year,	146,940 14
Company's stock owned by directors,	38,500 00

READING FIRE INSURANCE COMPANY, READING, PA.

[Incorporated July 8, 1867. Commenced business July 8, 1867.]

PAID-UP CAPITAL, $200,000.

WM. A. ARNOLD, *President.* *Secretary*, S. E. ANCONA.

Office at Reading.

Attorney to accept service, JOHN W. PORTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s, '81,	$7,000 00	$7,840 00
" " 5-20 bonds, '67,	5,850 00	6,610 50
Warren and Franklin R. R. 1st mort. bonds,	1,000 00	850 00
Colebrookdale R. R. 1st mort. bonds,	3,000 00	2,250 00
Perkiomen R. R. 1st mort. bonds,	2,000 00	1,600 00
So. Penn. Iron and R. R. 1st mort. bonds,	2,000 00	600 00
Susquehanna Coal Co. 1st mort. bonds,	5,000 00	4,000 00
160 shares Reading Gas Co. bonds,	4,000 00	6,400 00
200 " E. Pennsylvania R. R.,	10,000 00	8,000 00
Reading city bonds,	9,000 00	9,000 00
Berks county commissioners bonds,	20,000 00	20,000 00
Bond and mortgage,	-	19,900 00
		$87,050 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$35,000 00	
Loans on mortgage of real estate (first liens),*	161,881 52	
Interest due or accrued thereon,	2,001 16	
Stocks, bonds, etc., as per schedule,	87,050 50	
Cash in the office of the company,	2,577 40	
deposited in various banks,	7,930 72	
Interest due and accrued,	2,047 02	
Premiums in course of collection (gross),	4,783 65	
Rents due and accrued, $184.50; bills receivable, $148.55,	633 05	
Gross Assets,		$303,905 02

LIABILITIES.

Losses adjusted, unpaid,	$621 50	
claimed and reported,	3,797 45	
disputed or resisted,	4,207 56	
Total amount of losses,	$8,626 51	
Salvage claims,	900 00	
Net amount of unpaid losses,	$7,726 51	

* Value of lands mortgaged,	$150,000 00
Value of buildings thereon,	271,400 00
Total value of property mortgaged,	$421,400 00
Amount of insurance held as collateral,	190,665 00

Unearned premiums on outstanding risks,	$47,458 54	
Reclaimable on perpetual fire policies,	4,715 92	
Dividends to stockholders unpaid,	829 95	
State and local taxes,	1,000 00	
Commissions and brokerage,	491 42	
Gross Liabilities, except capital,		$62,222 34
Surplus as regards Policy-holders,		$241,682 68
Paid-up capital,		200,000 00
Surplus over Capital,		$41,682 68

INCOME.

Cash received for fire premiums,	$87,372 58	
Deduct re-insurance, rebate and return prem's,	11,122 95	
Net cash received for fire premiums,		$76,249 63
Interest received on bonds and mortgages,		10,647 11
Interest and dividends received from all other sources,		5,081 42
Income from all other sources; viz., rents, $3,045.58; commissions from other companies, $1,837.93,		4,883 51
Deposits rec'd for perpetual fire risks, $14 75		
Gross Cash Income,		$96,861 67

EXPENDITURES.

Cash paid for fire losses,	$30,035 20
dividends paid,	17,889 20
paid for commissions and brokerage,	13,190 00
for salaries of officers and employés,	4,116 66
for state and local taxes,	1,962 80
for office, agency and incidental expenses,	4,005 46
Gross Cash Expenditures,	$71,199 32

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$7,012,959 00	$84,324 03
written during 1876,	8,215,542 00	87,372 58
Total,	$15,228,501 00	$171,696 61
Deduct risks expired and terminated,	6,615,708 00	71,744 46
In force at end of year,	$8,612,793 00	$99,952 15
Deduct amount re-insured,	90,067 00	1,121 12
Net amount in force,	$8,522,726 00	$98,831 03

MISCELLANEOUS.

Premiums received from organization of company,	$434,361 12
Losses paid from organization of company,	186,400 64
Cash dividends declared from organization of company,	84,898 41
Dividends declared during the year (9 per cent.),	18,000 00
Losses incurred during the year,	26,824 37
Company's stock owned by directors,	36,010 00

RELIEF FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated September, 1855. Commenced business December 17, 1855.]

PAID-UP CAPITAL, $200,000.

J. H. PINKNEY, *President.* *Secretary*, W. E. CRARY.

Office, No. 149 Broadway.

Attorney to accept service, GEO. W. BABB, Jr., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s,	$20,000 00	$22,340 00
" " " 5s,	66,000 00	75,240 00
" " " 5s, 1881,	10,000 00	11,300 00
Montgomery city bonds, 8s,	10,000 00	5,000 00
Rahway city bonds, 7s,	10,000 00	10,300 00
New Haven city bonds, 6s,	5,000 00	5,250 00
New York county bonds, 6s,	10,000 00	10,500 00
	$131,000 00	$139,930 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
United States bonds, 6s,	$1,300 00	$900 00
300 shares Kersey Coal Co.,	1,500 00	250 00
66 " Hanover Ins. Co.,	3,900 00	1,600 00
58 " Greenwich Fire Ins. Co.,	3,675 00	6,000 00
40 " United States Trust Co.,	12,000 00	
United States bonds, 6s,	5,800 00	5,000 00
20 shares St. Nicholas Fire Ins. Co.,	550 00	400 00
260 " Hoffman Fire Ins. Co.,	13,000 00	6,500 00
40 " People's Fire Ins. Co.,	3,200 00	1,850 00
10 " Ætna Fire Ins. Co., N. Y.,	1,010 00	700 00
10 " Resolute Fire Ins. Co.,	800 00	700 00
Rahway city bonds, 7s,	2,000 00	1,500 00
61 shares Gt. Western (Marine) Ins. Co.,	2,925 00	2,200 00
20 " First Nat'l Bank, Paterson,	2,400 00	2,000 00
20 " Brewers and Maltsters' Ins. Co.,	1,800 00	1,400 00
30 " Manhattan Fire Ins. Co.,	3,600 00	5,000 00
20 " Williamsburg City Fire Ins. Co.,	1,850 00	
80 " Gt. Western (Marine) Ins. Co.,	3,840 00	
2 " Continental Fire Ins. Co.,	260 00	
295 " People's Bank,	11,000 00	8,000 00
105 " People's Fire Ins. Co.,	4,000 00	5,000 00
130 " Broadway Fire Ins. Co.,	7,000 00	
10 " Germania Fire Ins. Co.,	1,500 00	850 00
75 " Tradesmen's Bank,	3,900 00	3,500 00
10 " Ætna Ins. Co.,	1,000 00	
10 " Merchants' Nat'l Bank,	1,200 00	2,500 00
Union Pacific S. F. bond,	1,800 00	

10 shares Panama R. R.,	$1,250 00	$700 00
60 " Irving Bank,	4,800 00	
40 " First Nat'l Bank, Hoboken,	1,200 00	3,400 00
Hackensack and N. Y. Ext. Co.,	800 00	
37 shares Hanover Ins. Co.,	2,200 00	2,950 00
60 " Safe Deposit Co.,	1,800 00	
	$108,860 00	$62,900 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$99,750 00	
Interest due or accrued thereon,	3,333 71	
Stocks, bonds, etc., as per schedule,	139,930 00	
Loans on collateral security, as per schedule,	62,900 00	
Cash in the office of the company,	528 20	
deposited in various banks,	18,038 73	
Interest due and accrued,	5,168 00	
Premiums in course of collection (gross),	17,925 34	
Maps, furniture, fixtures, etc., $1,959 42		
Gross Assets,		$347,573 98

LIABILITIES.

Losses claimed and reported,	$7,000 00	
disputed or resisted,	5,000 00	
Unearned premiums on outstanding risks,	49,546 00	
Commissions and brokerage,	2,440 00	
Gross Liabilities, except capital,		63,986 00
Surplus as regards Policy-holders,		$283,587 98
Paid-up capital,		200,000 00
Surplus over Capital,		$83,587 98

INCOME.

Cash received for fire premiums,	$149,036 24	
Deduct re-insurance, rebate and return prem's,	25,063 00	
Net cash received for fire premiums,		$123,973 24
Interest received on bonds and mortgages,		6,387 50
Interest and dividends received from all other sources,		10,023 05
Gross Cash Income,		$140,383 79

EXPENDITURES.

Net cash paid for fire losses,	$72,966 25
Cash dividends paid,	20,000 00
paid for commissions and brokerage,	10,666 62
for salaries of officers and employés,	13,300 00
for state and local taxes,	3,312 40
for office, agency and incidental expenses,	11,217 80
Gross Cash Expenditures,	$131,463 07

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$16,833,300 00	$117,066 47
written during 1876,	19,206,047 00	149,036 24
Total,	$36,039,347 00	$266,102 71
Deduct risks expired and terminated,	20,453,347 00	167,692 71
In force at end of year,	$15,586,000 00	$98,410 00
Deduct amount re-insured,	253,300 00	2,524 94
Net amount in force,	$15,332,700 00	$95,885 06

Miscellaneous.

Premiums received from organization of company,	$2,810,923 32
Losses paid from organization of company,	1,651,545 29
Cash dividends declared from organization of company,	411,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	67,275 60
Company's stock owned by directors,	43,200 00

RESOLUTE FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated July 18, 1857. Commenced business July 20, 1857.]

Paid-up Capital, $200,000.

John Gihon, *President.* *Secretary*, Wm. M. Randell.

Office, No. 151 Broadway.

Attorney to accept service, John A. Conkey, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 5-20 bonds, '65,	$179,000 00	$197,347 50
Brooklyn city bonds, 7s,	20,000 00	21,400 00
	$199,000 00	$218,747 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
New York city water stock,	$1,000 00	$500 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$12,000 00
Interest due or accrued thereon,	70 00
Stocks, bonds, etc., as per schedule,	218,747 50

* Value of lands mortgaged,	$6,000 00
Value of buildings thereon,	12,000 00
Total value of property mortgaged,	$18,000 00
Amount of insurance held as collateral,	12,000 00

Loans on collateral security, as per schedule, .	$500 00	
Cash in the office of the company, . . .	553 03	
deposited in Nat'l Park Bank, . . .	6,708 57	
Interest due and accrued, ...	702 27	
Premiums in course of collection (net), . .	9,059 31	
Premiums more than 3 mos. due, . $1,277 50		
Gross Assets, ...		$248,340 68

LIABILITIES.

Losses claimed and reported, ...	$4,611 00	
Unearned premiums on outstanding risks, .	38,715 97	
Interest due or accrued on scrip, . . .	743 82	
Due and accrued for rent, salaries, etc., . .	1,000 00	
Gross Liabilities, except capital, . .		45,070 79
Surplus as regards Policy-holders, ...		$203,269 89
Paid-up capital, ...		200,000 00
Surplus over Capital, ...		$3,269 89

INCOME.

Cash received for fire premiums, . . .	$80,576 46	
Deduct re-insurance, rebate and return prem's,	5,266 28	
Net cash received for fire premiums, . .		$75,310 18
Interest received on bonds and mortgages, ...		840 00
Interest and dividends received from all other sources, . .		13,107 09
Gross Cash Income, ...		$89,257 27

EXPENDITURES.

Cash paid for fire losses, ...	$44,958 42
dividends paid, ...	20,000 00
Interest paid scripholders, ... }	3 60
Cash paid for redemption of scrip, ... }	
for commissions and brokerage, ...	9,355 66
for salaries of officers and employés, . . .	19,107 50
for state and local taxes, ...	116 32
for office, agency and incidental expenses, . .	11,222 33
Gross Cash Expenditures, ...	$104,763 83

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1875, .	$7,877,947 79	$78,671 99
written during 1876, . . .	9,613,686 03	89,003 71
Total, ...	$17,491,633 82	$167,675 70
Deduct risks expired and terminated, .	9,626,609 99	90,466 94
In force at end of year, ...	$7,865,023 83	$77,208 76
Deduct amount re-insured, . . .	167,210 83	916 15
Net amount in force, ...	$7,697,813 00	$76,292 61

MISCELLANEOUS.

Premiums received from organization of company,	$2,069,580 30
Losses paid from organization of company,	1,376,483 46
Cash dividends declared from organization of company,	273,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	37,554 90
Company's stock owned by directors,	68,300 00

RICHMOND FIRE ASSOCIATION OF VIRGINIA, RICHMOND, VA.

[Incorporated March 20, 1875. Commenced business April 1, 1875.]

PAID-UP CAPITAL, $200,000.

H. K. ELLYSON, *President.* *Secretary*, ROBT. T. BROOKE.

Office at Richmond.

Attorney to accept service, EDWARD STEARNS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 5s, 1881,	$50,000 00	$56,000 00
Richmond city bonds, 8s,	20,000 00	23,200 00
Virginia state consols,	20,000 00	13,800 00
Maryland state bonds,	10,000 00	11,200 00
Philadelphia city bonds,	10,000 00	11,200 00
Boston city bonds,	10,000 00	11,400 00
	$120,000 00	$126,800 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
20 shares Virginia F. and M. Ins. Co.,	$800 00	$500 00
Virginia state consols,	3,764 00	2,145 00
67 shares O. D. Iron and Nail Works,	5,795 00	4,680 00
99 " Union Bank of Richmond,	4,950 00	5,850 00
25 " O. D. Insurance Co.,	1,875 00	
50 " Metropolitan R. R., Boston,	3,075 00	1,560 00
10 " City Bank,	200 00	780 00
1 share State Bank of Va.,	75 00	
1 " Railroad Connection Co.,	70 00	
Virginia state consols,	690 00	
222 shares O. D. Insurance Co.,	16,650 00	20,995 00
20 " Commercial Ins. Co.,	375 00	
70 " Nat'l Bank of Va.,	7,175 00	
10 " Citizens' Bank,	200 00	180 00
5 " O. D. Steamship Co.,	375 00	140 00
Washington and Ohio R. R. bond,	500 00	400 00
Richmond city bonds, 6s,	2,462 50	2,134 00
Manchester bonds,	1,500 00	1,950 00
40 shares City Bank,	800 00	

2 shares Richmond Paper Manuf'g Co.,	$150 00	$97 50
Richmond city bonds, 8s,	1,160 00	750 00
" " " 8s,	1,160 00	10,300 00
" " " 6s,	1,482 50	
100 shares Nat'l Bank of Va.,	10,250 00	
45 " Merchants' and Mechn. Ins. Co.,	4,050 00	3,510 00
10 " Union Bank of Richmond,	500 00	1,400 00
70 " Merchants' and Planters' Bank,	1,400 00	
Nashville city bonds,	1,400 00	1,250 00
20 shares Merchants' Nat'l Bank,	1,750 00	800 00
5 " National Bank of Va.,	512 50	400 00
15 " Merchants' and Planters' Bank,	300 00	250 00
2 " National Bank of Va,	205 00	240 00
15 " Citizens' Bank,	300 00	
25 " " "	500 00	975 00
10 " City Fire Ins. Co.,	850 00	
Personal loan secured,	2,340 00	780 00
	$79,641 50	$62,066 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$24,626 63	
Stocks, bonds, etc., as per schedule,	126,800 00	
Loans on collateral security, as per schedule,	62,066 50	
Cash in the office of the company,	3,900 95	
deposited in Nat'l Bank of Va.,	6,644 30	
Interest due and accrued,	1,802 16	
Premiums in course of collection (gross),	5,017 92	
Notes taken for marine and inland risks,	422 91	
Office fixtures, $803 38		
Gross Assets,		$231,281 37

LIABILITIES.

Losses adjusted, unpaid,	$2,491 75	
claimed and reported,	3,500 00	
disputed or resisted,	2,000 00	
Unearned premiums on outstanding risks,	25,886 75	
Due and accrued for rent, salaries, etc.,	550 00	
Commissions and brokerage,	1,159 72	
Gross Liabilities, except capital,		35,588 22
Surplus as regards Policy-holders,		$195,693 15
Paid-up capital,		200,000 00
Impairment of Capital,		$4,306 85

* Total value of property mortgaged, $60,604 00
Amount of insurance held as collateral, 26,700 00

Income.

Cash received for fire premiums,	$51,658 06	
Deduct re-insurance, rebate and return prem's,	1,241 60	
Net cash received for fire premiums,		$50,416 46
Unpaid premium notes received during the year,	$422 91	
Interest received on bonds and mortgages,		934 05
Interest and dividends received from all other sources,		9,203 14
Gross Cash Income,		$60,553 65

Expenditures.

Cash paid for fire losses,	$28,971 76
paid for commissions and brokerage,	9,040 52
for salaries of officers and employés,	4,144 33
for state and local taxes,	4,256 75
for office, agency and incidental expenses,	4,215 31
Gross Cash Expenditures,	$50,628 67

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$1,491,006 33	$24,347 93
written during 1876,	4,597,694 87	62,834 57
Total,	$6,088,701 20	$87,182 50
Deduct risks expired and terminated,	3,007,905 60	36,777 88
In force at end of year,	$3,080,795 60	$50,404 62
Deduct amount re-insured,	59,587 48	526 34
Net amount in force,	$3,021,208 12	$49,878 28

Miscellaneous.

Premiums received from organization of company,	$83,699 63
Losses paid from organization of company,	37,984 69
Losses incurred during the year,	32,243 83
Company's stock owned by directors,	46,375 00

RIDGEWOOD INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated March 15, 1873. Commenced business March 15, 1873.]

PAID-UP CAPITAL, $200,000.

WILLIAM K. LATHROP, *President.* *Secretary*, WILLIAM A. SCOTT.

Office, No. 26 Court Street.

Attorney to accept service, EDWIN B. DOW, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 10-40 bonds, 5s,	$120,000 00	$136,050 00
" " bonds, 5s, 1881,	10,000 00	11,200 00
200 shares Manhattan Co.,	10,000 00	13,500 00
200 " Long Island Bank,	10,000 00	12,000 00
100 " Nat'l Bank of Commerce, N. Y.,	10,000 00	10,800 00
100 " Amer. Exch. Nat'l Bank,	10,000 00	10,500 00
	$170,000 00	$194,050 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$8,981 32	
Loans on mortgage of real estate (first liens),*	113,000 00	
Interest due or accrued thereon,	2,636 66	
Stocks, bonds, etc., as per schedule,	194,050 00	
Cash in the office of the company,	271 39	
deposited in Nassau Nat'l Bank,	1,195 07	
Premiums in course of collection (gross),	10,980 77	
Rents due and accrued,	83 33	
Prem's more than 3 mos. due, $481 59		
Gross Assets,		$331,198 54

LIABILITIES.

Losses adjusted, unpaid,	$1,650 00	
Unearned premiums on outstanding risks,	46,428 30	
Due and accrued for rent, salaries, etc.,	1,041 66	
Commissions and brokerage,	1,098 07	
Gross Liabilities, except capital,		50,218 03
Surplus as regards Policy-holders,		$280,980 51
Paid-up capital,		200,000 00
Surplus over Capital,		$80,980 51

INCOME.

Cash received for fire premiums,	$88,357 45	
Deduct re-insurance, rebate and return prem's,	10,169 48	
Net cash received for fire premiums,		$78,187 97

* Value of lands mortgaged,	$116,000 00
Value of buildings thereon,	123,000 00
Total value of property mortgaged,	$239,000 00
Amount of insurance held as collateral,	112,000 00

Cash received for marine and inland prem's,	$5,127 43	
Deduct re-insurance, rebate and return prem's,	331 23	
Net cash received for marine and inl'd prem's,		$4,796 20
Interest received on bonds and mortgages,		7,784 59
Interest and dividends received from all other sources,		9,750 70
Income from all other sources; viz., commissions, prem. on gold, etc.,		2,628 65
Gross Cash Income,		$103,148 11

Expenditures.

Cash paid for fire losses,	$31,263 53
dividends paid,	26,000 00
paid for commissions and brokerage,	11,691 51
for salaries of officers and employés,	15,327 28
for state and local taxes,	1,575 75
for office, agency and incidental expenses,	10,196 26
Gross Cash Expenditures,	$96,054 33

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$12,556,880 00	$87,592 03
written during 1876,	13,118,300 00	87,395 48
Total,	$25,675,180 00	$174,987 51
Deduct risks expired and terminated,	12,803,325 00	88,069 33
In force at end of year,	$12,871,855 00	$86,918 18
Deduct amount re-insured,	557,500 00	2,312 46
Net amount in force,	$12,314,355 00	$84,605 72
Marine risks outstanding December 31, 1875,	$12,500 00	$622 84
written during 1876,	934,769 00	5,127 43
Total,	$947,269 00	$5,750 22
Deduct risks expired and terminated,	899,769 00	4,417 91
In force at end of year,	$47,500 00	$1,332 36
Deduct amount re-insured,	16,500 00	85 55
Net amount in force,	$31,000 00	$1,246 81

Miscellaneous.

Premiums received from organization of company,	$399,473 56
Losses paid from organization of company,	79,758 80
Cash dividends declared from organization of company,	68,000 00
Dividends declared during the year (13 per cent.),	26,000 00
Losses incurred during the year,	26,645 33
Company's stock owned by directors,	35,500 00

ROCHESTER GERMAN INSURANCE COMPANY, ROCHESTER, N. Y.

[Incorporated February 16, 1872. Commenced business February 23, 1872.]

PAID-UP CAPITAL, $200,000.

FREDERICK COOK, *President.* *Secretary*, RUDOLPH VAY.

Office at Rochester.

Attorney to accept service, UBERTO C. CROSBY, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 10-40 reg'd bonds,	$75,000 00	$84,000 00
" " bonds, 5s,	25,000 00	27,765 50
N. Y. state bonds,	25,000 00	27,500 00
Rochester city bonds,	20,000 00	21,000 00
	$145,000 00	$160,265 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$114,070 00	
Interest due or accrued thereon,	1,408 54	
Stocks, bonds, etc., as per schedule,	160,265 50	
Cash in the office of the company,	244 93	
deposited in various banks,	74,891 18	
Interest due and accrued,	3,312 66	
Premiums in course of collection (gross),	12,991 88	
Gross Assets,		$367,184 69

LIABILITIES.

Losses adjusted, unpaid,	$1,252 50	
claimed and reported,	2,409 00	
Total amount of losses,	$3,661 50	
Salvage claims,	300 00	
Net amount of unpaid losses,	$3,361 50	
Unearned premiums on outstanding risks,	106,756 67	
Gross Liabilities, except capital,		110,118 17
Surplus as regards Policy-holders,		$257,066 52
Paid-up capital,		200,000 00
Surplus over Capital,		$57,066 52

INCOME.

Cash received for fire premiums,	$232,568 84	
Deduct re-insurance, rebate and return prem's,	28,939 68	
Net cash received for fire premiums,		$203,629 16

* Total value of property mortgaged, $435,370 00
Amount of insurance held as collateral, 147,575 00

Cash received for marine and inland prem's,	$1,051 00	
Deduct re-insurance, rebate and return prem's,	25 00	
Net cash received for marine and inl'd prem's,		$1,026 00
Interest received on bonds and mortgages,		7,363 83
Interest and dividends received from all other sources,		14,568 31
Gross Cash Income,		$226,587 30

Expenditures.

Cash paid for fire losses,	$118,031 17	
Deduct salvage and re-insurance,	160 46	
Net cash paid for fire losses,		$117,870 71
Cash paid for marine and inland losses,		1,302 81
dividends paid,		20,000 00
paid for commissions and brokerage,		34,138 45
for salaries of officers and employés,		7,555 00
for state and local taxes,		5,379 37
for office, agency and incidental expenses,		17,655 15
Gross Cash Expenditures,		$203,901 49

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$13,791,799 00	$171,336 11
written during 1876,	20,144,485 00	232,568 84
Total,	$33,936,284 00	$403,904 95
Deduct risks expired and terminated,	14,477,872 00	194,535 21
In force at end of year,	$19,458,412 00	$209,369 74
Deduct amount re-insured,	12,524 00	187 51
Net amount in force,	$19,445,888 00	$209,182 23
Marine risks outstanding Dec. 31, 1875,	$223,900 00	$2,371 50
written during 1876,	98,000 00	1,051 00
Total,	$321,900 00	$3,422 50
Deduct risks expired and terminated,	223,900 00	2,371 50
In force at end of year,	$98,000 00	$1,051 00

Miscellaneous.

Premiums received from organization of company,	$712,017 41
Losses paid from organization of company,	296,837 10
Cash dividends declared from organization of company,	27,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	115,609 22
Company's stock owned by directors,	40,650 00

ROGER WILLIAMS INSURANCE COMPANY, PROVIDENCE, R. I.

[Incorporated May, 1848. Commenced business August, 1848.]

PAID-UP CAPITAL, $200,000.

J. W. DAVENPORT, *President.* *Secretary*, WM. H. FREDERICKS.

Office at Providence.

Attorney to accept service, FRANKLIN S. PHELPS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
300 shares Am. Exch. Nat'l Bank, Prov.,	$15,000 00	$15,750 00
600 " Blackstone Canal Nat'l Bank,	15,000 00	15,000 00
360 " Commercial Nat'l Bank,	18,000 00	18,000 00
280 " Manuf'ers' Nat'l Bank,	28,000 00	35,280 00
300 " Globe Nat'l Bank,	15,000 00	12,000 00
500 " Nat'l Bank of Commerce,	25,000 00	25,000 00
100 " Nat'l Bank of No. America,	5,000 00	6,500 00
50 " Fourth Nat'l Bank,	5,000 00	6,000 00
100 " Atlantic Nat'l Bank,	5,000 00	5,000 00
100 " Westminster Nat'l Bank,	5,000 00	5,500 00
300 " Providence Gas Co.,	15,000 00	18,000 00
120 " N. Y., Prov. and Boston R. R.,	12,000 00	16,800 00
Maine state bonds,	10,000 00	10,750 00
Missouri state bonds,	15,000 00	15,425 00
Providence city loan,	–	20,000 00
		$225,005 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$93,500 00	
Interest due or accrued thereon,	1,419 22	
Stocks, bonds, etc., as per schedule,	225,005 00	
Cash in the office of the company,	6,351 62	
deposited in Fifth Nat'l Bank,	2,980 49	
Interest due and accrued,	3,086 70	
Premiums in course of collection (gross),	46,648 11	
Notes taken for marine and inland risks,	14,235 18	
Gross Assets,		$393,226 32

LIABILITIES.

Losses adjusted, unpaid,	$17,940 31
claimed and reported,	18,618 15
disputed or resisted,	4,500 00
Unearned premiums on outstanding risks,	142,040 31

* Value of lands mortgaged,	$136,000 00
Value of buildings thereon,	99,000 00
Total value of property mortgaged,	$235,000 00
Amount of insurance held as collateral,	46,750 00

Dividends to stockholders unpaid,	$94 00	
Commissions and brokerage,	4,916 73	
Gross Liabilities, except capital,		$188,109 50
Surplus as regards Policy-holders,		$205,116 82
Paid-up capital,		200,000 00
Surplus over Capital,		$5,116 82

Income.

Cash received for fire premiums,	$226,626 24	
Deduct re-insurance, rebate and return prem's,	17,669 23	
Net cash received for fire premiums,		$208,957 01
Cash received for marine and inl'd prem's,	$92,026 03	
Deduct re-insurance, rebate and return prems,	6,435 31	
Net cash received for marine and inl'd prem's,		85,590 72
Unpaid premium notes received during the year,	$14,235 18	
Interest received on bonds and mortgages,		3,063 19
Interest and dividends received from all sources,		15,483 61
Income from all other sources; viz., prem. on gold, $871.05; profit and loss, $99.75,		970 80
Gross Cash Income,		$314,065 33

Expenditures.

Cash paid for fire losses,	$146,407 44	
Deduct salvage and re-insurance,	2,206 22	
Net cash paid for fire losses,		$144,201 22
Cash paid for marine and inl'd losses,	$76,594 63	
Deduct salvage and re-insurance,	3,709 76	
Net cash paid for marine and inl'd losses,		72,884 87
Cash dividends paid,		24,368 00
paid for commissions and brokerage,		43,560 98
for salaries of officers and employés,		26,005 54
for state and local taxes,		5,917 19
Gross Cash Expenditures,		$316,937 80

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$12,943,664 00	$217,920 56
written during 1876,	16,317,076 00	225,952 01
Total,	$29,260,740 00	$443,872 57
Deduct risks expired and terminated,	14,183,743 00	216,760 23
In force at end of year,	$15,076,997 00	$227,112 34
Deduct amount re-insured,	65,673 00	741 02
Net amount in force,	$15,011,324 00	$226,371 32

Marine risks outstanding December 31, 1875,	$689,426 00	$27,752 19
written during 1876,	22,245,556 00	92,885 14
Total,	$22,934,982 00	$120,637 33
Deduct risks expired and terminated,	22,210,218 00	93,970 63
In force at end of year,	$724,764 00	$26,666 70
Deduct amount re-insured,	6,600 00	180 40
Net amount in force,	$718,164 00	$26,486 30

MISCELLANEOUS.

Premiums received from organization of company,	$2,936,957 59
Losses paid from organization of company,	2,057,004 05
Cash dividends declared from organization of company,	330,000 00
Dividends declared during the year (12 per cent.),	24,000 00
Losses incurred during the year,	206,759 34
Company's stock owned by directors,	88,850 00

SAFEGUARD FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated January 6, 1872. Commenced business January 6, 1872.]

PAID-UP CAPITAL, $200,000.

THOMAS E. DOREMUS, *President.* *Secretary*, JAMES YEREANCE.

Office, No. 152 Broadway.

Attorney to accept service, HENRY K. MERRIFIELD, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States reg'd bonds, 6s,	$150,000 00	$182,625 00
" " 5-20 reg'd bonds, 1867,	60,000 00	67,950 00
" " coupon bonds, 5s, 1881,	5,000 00	5,594 00
New York city consol'd stock, 1894,	10,000 00	11,400 00
" " S. F. stock, 1885,	10,000 00	11,000 00
" " ass't bonds, 7s, 1877,	5,000 00	5,100 00
" " " " 7s, 1878,	20,000 00	20,800 00
" " imp't stock, 7s, 1892,	5,000 00	5,700 00
Alabama state coupon bonds,	9,700 00	3,395 00
New Brunswick city (N. J.) bonds,	2,500 00	2,550 00
	$277,200 00	$316,114 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Chatham Nat'l Bank stock,	$2,687 00	$2,000 00
" " " "	937 00	600 00
United States bonds, 1881,	1,232 00	1,100 00
Westchester Gas Light Co. stock,	1,155 00	850 00

Brooklyn Gas Light Co. stock,	$1,250 00	$500 00
La Clede Gas Light Co. bonds,	5,000 00	4,000 00
U. S. Life Ins. Co. stock,	14,000 00	8,500 00
" " "	8,642 00	5,500 00
Nat'l State Bank of Newark,	1,035 00	800 00
Sacramento city and county bonds,	1,500 00	1,000 00
	$37,438 00	$24,850 00

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$31,000 00	
Stocks, bonds, etc., as per schedule,	316,114 00	
Loans on collateral security, as per schedule,	24,850 00	
Cash in the office of the company,	8,084 17	
deposited in Union Trust Co.,	17,382 34	
Interest due and accrued,	1,040 67	
Premiums in course of collection (net),	11,189 24	
Salvage on losses paid,	2,000 00	
Gross Assets,		$411,660 42

Liabilities.

Losses adjusted, unpaid, claimed and reported, disputed or resisted,	$3,817 00	
Unearned premiums on outstanding risks,	57,292 94	
Gross Liabilities, except capital,		61,109 94
Surplus as regards Policy-holders,		$350,550 48
Paid-up capital,		200,000 00
Surplus over Capital,		$150,550 48

Income.

Cash received for fire premiums,	$156,631 92	
Deduct re-insurance, rebate and return prem's,	8,755 25	
Net cash received for fire premiums,		$147,876 67
Cash received for marine and inland prem's,	$4,166 95	
Deduct re-insurance, rebate and return prem's,	41 02	
Net cash received for marine and inl'd prem's,		4,125 93
Interest received on bonds and mortgages,		2,313 64
Interest and dividends received from all other sources,		18,851 86
Income from all other sources; viz., rents,		2,184 93
Gross Cash Income,		$175,353 03

Expenditures.

Cash paid for fire losses,	$71,477 27	
Deduct salvage and re-insurance,	2,423 18	
Net cash paid for fire losses,		$69,054 09

* Total value of property mortgaged, $69,000 00
Amount of insurance held as collateral, 34,000 00

Cash paid for marine and inland losses,	$203 83
Cash dividends paid,	31,000 00
paid for commissions and brokerage,	25,094 32
for salaries of officers and employés,	18,087 45
for state and local taxes,	644 61
for office, agency and incidental expenses,	14,711 00
Gross Cash Expenditures,	$158,795 30

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$15,924,389 00	$117,701 41
written during 1876,	23,118,840 00	156,714 46
Total,	$39,043,229 00	$274,415 87
Deduct risks expired and terminated,	21,559,378 00	163,629 25
In force at end of year,	$17,483,851 00	$110,786 62
Deduct amount re-insured,	160,023 00	943 93
Net amount in force,	$17,323,828 00	$109,842 69
Marine risks outstanding Dec. 31, 1875,	$122,875 00	$3,785 23
written during 1876,	131,000 00	4,166 95
Total,	$253,875 00	$7,952 18
Deduct risks expired and terminated,	146,625 00	4,283 32
In force at end of year,	$107,250 00	$3,668 86

MISCELLANEOUS.

Premiums received from organization of company,	$694,816 43
Losses paid from organization of company,	247,229 29
Cash dividends declared from organization of company,	86,000 00
Dividends declared during the year,	31,000 00
Losses incurred during the year,	64,821 32
Company's stock owned by directors,	89,700 00

SECURITY INSURANCE COMPANY, NEW HAVEN, CONN.

[Incorporated May, 1841. Commenced business May, 1841.]

PAID-UP CAPITAL, $200,000.

CHARLES PETERSON, *President.* *Secretary*, HERBERT MASON.

Office at New Haven.

Attorney to accept service, GEO. W. REED, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States reg'd bonds, 5s, '81,	$80,000 00	$89,700 00
" " coupon bonds, '65,	500 00	551 25
" " coupon bonds, '67,	4,500 00	5,096 25

N. Y., N. H. and H. R. R. stock,	$20,000 00	$30,000 00
Shore Line R. R. stock,	6,100 00	6,710 00
Morris and Essex R. R. stock,	18,000 00	16,380 00
L. S. and Mich. Southern R. R. stock,	10,000 00	5,600 00
Michigan Central R. R. stock,	5,000 00	2,325 00
American Exch. Nat'l Bank stock, N. Y.,	10,000 00	10,500 00
Republic Nat'l Bank stock, N. Y.,	3,750 00	3,656 25
Commerce Nat'l Bank stock, N. Y.,	10,000 00	10,800 00
Second Nat'l Bank stock, New Haven,	11,200 00	15,680 00
Merchants' Nat'l Bank stock, New Haven,	6,800 00	7,208 00
New Haven County Nat'l Bank stock,	6,000 00	8,400 00
" " "	7,900 00	11,060 00
Yale Nat'l Bank stock, New Haven,	10,000 00	10,000 00
New Haven Water Co. 1st mort. bonds,	12,500 00	12,750 00
W. Wisconsin R. R. 1st mort. bonds,	3,000 00	1,650 00
Chicago and Alton R. R. income bonds,	16,500 00	17,490 00
N. H. and Northampton R. R. conv. bonds,	15,000 00	13,200 00
P. P. and Jacksonville R. R. 1st mort. bonds,	6,000 00	5,400 00
	$262,750 00	$284,156 75

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$15,600 00	
Interest due or accrued thereon,	114 91	
Stocks, bonds, etc., as per schedule,	284,156 75	
Cash in the office of the company,	1,512 47	
deposited in various banks,	37,069 81	
Interest due and accrued,	917 19	
Premiums in course of collection (gross),	29,149 00	
Notes taken for marine and inland risks,	12,538 58	
Salvage on losses paid,	3,000 00	
Gross Assets,		$384,058 71

Liabilities.

Losses adjusted, unpaid,	$13,355 49	
claimed and reported,	7,187 50	
disputed or resisted,	8,154 89	
Total amount of losses,	$28,697 88	
Less re-insurance,	1,541 19	
Net amount of unpaid losses,	$27,156 69	
Unearned premiums on outstanding risks,	102,695 97	

* Value of lands mortgaged,	$24,500 00
Value of buildings thereon,	12,000 00
Total value of property mortgaged,	$36,500 00
Amount of insurance held as collateral,	12,000 00

Commissions and brokerage,	$3,412 57	
Gross Liabilities, except capital,		$133,265 23
Surplus as regards Policy-holders,		$250,793 48
Paid-up capital,		200,000 00
Surplus over Capital,		$50,793 48

INCOME.

Cash received for fire premiums,	$160,616 79	
Deduct re-insurance, rebate and return prem's,	13,851 86	
Net cash received for fire premiums,		$146,764 93
Cash received for marine and inland prem's,	$103,762 66	
Deduct re-insurance, rebate and return prem's,	3,739 28	
Net cash received for marine and inl'd prem's,		100,023 38
Unpaid premium notes received during the year,	$12,538 58	
Interest received on bonds and mortgages,		1,375 10
Interest and dividends received from all other sources,		15,282 64
Gross Cash Income,		$263,446 05

EXPENDITURES.

Cash paid for fire losses,	$80,333 37	
Deduct salvage and re-insurance,	4,538 55	
Net cash paid for fire losses,		$75,794 82
Cash paid for marine and inland losses,	$75,930 07	
Deduct salvage and re-insurance,	1,087 55	
Net cash paid for marine and inland losses,		74,842 52
Cash dividends paid,		22,000 00
paid for commissions and brokerage,		32,869 88
for salaries of officers and employés,		21,280 47
for state and local taxes,		1,219 00
Gross Cash Expenditures,		$228,006 69

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$13,870,601 00	$124,974 05
written during 1876,	14,775,489 00	164,242 08
Total,	$28,646,090 00	$289,216 13
Deduct risks expired and terminated,	14,951,810 00	136,683 85
In force at end of year,	$13,694,280 00	$152,532 28
Deduct amount re-insured,	934,780 00	9,253 11
Net amount in force,	$12,759,500 00	$143,279 17
Marine risks outstanding Dec. 31, 1875,	$893,720 00	$26,284 77
written during 1876,	2,257,950 00	102,302 68
Total,	$4,151,670 00	$128,587 45
Deduct risks expired and terminated,	3,180,870 00	97,528 06
In force at end of year,	$970,800 00	$31,059 39

MISCELLANEOUS.

Premiums received from organization of company,	$1,731,549 44
Losses paid from organization of company,	1,159,566 08
Cash dividends declared from organization of company,	230,281 00
Dividends declared during the year (11 per cent.),	22,000 00
Losses incurred during the year,	160,794 01
Company's stock owned by directors,	45,350 00

STANDARD FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated March 26, 1859. Commenced business March 29, 1859.]

PAID-UP CAPITAL, $200,000.

WILLIAM CRIPPS, *President.* *Secretary*, WILLIAM M. ST. JOHN.

Office, No. 117 Broadway.

Attorney to accept service, B. B. WHITTEMORE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 reg'd bonds,	$110,000 00	$121,000 00
" " 10-40 " "	95,000 00	107,350 00
District of Columbia bonds, 3.65s,	165,000 00	117,150 00
	$370,000 00	$345,500 00

Securities held as collateral for cash loans:—

		Market value.	Loaned thereon.
1000 shares	People's Gas Light Co.,	$5,000 00	$2,500 00
101 "	Mechanics' Bank,	7,575 00	9,000 00
50 "	Mechanics' Fire Ins. Co.,	3,750 00	
25 "	Lamar Ins. Co.,	2,500 00	2,000 00
25 "	Star Fire Ins. Co.,	2,750 00	2,000 00
		$21,575 00	$15,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$50,500 00	
Interest due or accrued thereon,	469 56	
Stocks, bonds, etc., as per schedule,	345,500 00	
Loans on collateral security, as per schedule,	15,500 00	
Cash in the office of the company,	833 79	
deposited in the Union Trust Co. bank,	8,409 41	
Interest due and accrued,	90 40	
Premiums in course of collection (gross),	5,829 16	
Gross Assets,		†$427,132 32

* Value of lands mortgaged,	$51,000 00
Value of buildings thereon,	50,500 00
Total value of property mortgaged,	$101,500 00
Amount of insurance held as collateral,	50,500 00

† Including $78,000 special reserve fund, held under New York law.

Liabilities.

Losses adjusted, unpaid,	$731 24	
claimed and reported,	1,541 80	
disputed or resisted,	500 00	
Unearned premiums on outstanding risks,	55,126 84	
Due and accrued for rent, salaries, etc.,	218 59	
State and local taxes,	57 80	
Commissions and brokerage,	559 67	
Return premiums,	146 38	
Gross Liabilities, except capital,		$58,882 32
Surplus, as regards Policy-holders,		$368,250 00
Paid-up capital,		200,000 00
Surplus over Capital,		$168,250 00

Income.

Cash received for fire premiums,	$115,669 84	
Deduct re-insurance, rebate and return prem's,	10,097 94	
Net cash received for fire premiums,		$105,571 90
Interest received on bonds and mortgages,		3,774 96
Interest and dividends received from all other sources,		16,278 86
Gross Cash Income,		$125,625 72

Expenditures.

Cash paid for fire losses,	$27,261 03
dividends paid,	23,100 00
for commissions and brokerage,	14,087 50
for salaries of officers and employés,	20,882 96
for state and local taxes,	2,534 98
for office, agency and incidental expenses,	17,025 22
Gross Cash Expenditures,	$104,891 69

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$14,242,781 28	$117,279 14
written during 1876,	16,724,883 41	110,901 27
Total,	$30,967,664 69	$228,180 41
Deduct risks expired and terminated,	16,981,903 92	120,826 80
In force at end of year,	$13,985,760 77	$107,353 61
Deduct amount re-insured,	422,650 00	1,985 75
Net amount in force,	$13,563,110 77	$105,367 86

Miscellaneous.

Premiums received from organization of company,	$1,969,210 46
Losses paid from organization of company,	1,161,361 14

Cash dividends declared from organization of company,	$376,550 00
Dividends declared during the year,	23,100 00
Losses incurred during the year,	21,889 58
Company's stock owned by directors,	62,600 00

STANDARD FIRE INSURANCE COMPANY, TRENTON, N. J.

[Incorporated February 22, 1868. Commenced business February 22, 1869.]

PAID-UP CAPITAL, $200,000.

WILLIAM DOLTON, *President.* *Secretary*, JOSEPH B. WRIGHT.

Office at Trenton.

Attorney to accept service, JOHN C. PAIGE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States currency bonds, 6s,	$6,000 00	$7,305 00
" " 5-20 bonds, 1867,	500 00	581 25
" " " " 1868,	2,500 00	2,943 75
Albany and Susquehanna R. R. bonds,	1,000 00	1,122 50
United R. R. and Canal Co. (N. J.) stock,	15,000 00	20,625 00
Central Pacific R. R. bonds,	5,000 00	5,462 50
37 shares First Nat'l Bank,	3,700 00	5,087 50
144 " Trenton Bank,	7,200 00	7,200 00
100 " Merchants' National Bank,	5,000 00	6,800 00
N. Y. and Erie first mortgage bond,	6,000 00	6,600 00
	$51,900 00	$63,727 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Linden Park Land Assoc. stock,	$1,040 00	$500 00
Seventh Ward Land Assoc. stock,	2,250 00	2,000 00
First Nat'l Bank stock, Trenton,	6,325 00	2,500 00
Trenton Bank stock,	2,500 00	1,500 00
First Nat'l Bank stock, Trenton,	6,875 00	4,000 00
	$18,990 00	$10,500 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$200 00
Loans on mortgage of real estate (first liens),*	186,354 00
Interest due or accrued thereon,	5,341 29

* Value of lands mortgaged,	$202,550 00
Value of buildings thereon,	237,500 00
Total value of property mortgaged,	$440,050 00
Amount of insurance held as collateral,	126,650 00

Stocks, bonds, etc., as per schedule,	$63,727 50	
Loans on collateral security, as per schedule,	10,500 00	
Cash in the office of the company,	6,709 66	
deposited in bank,	2,961 35	
Interest due and accrued,	1,603 81	
Premiums in course of collection (gross),	45,374 02	
Notes taken for marine and inland risks,	130 00	
Salvage on losses paid,	2,000 00	
Gross Assets,		$324,901 63

LIABILITIES.

Losses adjusted, unpaid,	$21,268 46	
Unearned premiums on outstanding risks,	89,154 67	
Commissions and brokerage,	11,817 78	
Gross Liabilities, except capital,		122,240 91
Surplus as regards Policy-holders,		$202,660 72
Paid-up capital,		200,000 00
Surplus over Capital,		$2,660 72

INCOME.

Cash received for fire premiums,	$155,963 40	
Deduct re-insurance, rebate and return prem's,	13,752 38	
Net cash received for fire premiums,		$142,211 02
Interest received on bonds and mortgages,		12,555 78
Interest and dividends received from all other sources,		5,964 57
Gross Cash Income,		$160,731 37

EXPENDITURES.

Cash paid for fire losses,	$119,387 23	
Deduct salvage and re-insurance,	2,346 60	
Net cash paid for fire losses,		$117,040 63
Cash dividends paid,		16,000 00
paid for commissions and brokerage,		28,509 90
for salaries of officers and employés,		5,409 00
for state and local taxes,		714 14
for office, agency and incidental expenses,		13,511 11
Gross Cash Expenditures,		$181,184 78

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$9,196,888 18	$157,838 50
written during 1876,	11,336,875 92	172,821 96
Total,	$20,533,764 10	$330,660 46
Deduct risks expired and terminated,	9,917,433 76	153,576 12
In force at end of year,	$10,616,330 34	$177,084 34
Deduct amount re-insured,	97,415 50	1,679 47
Net amount in force,	$10,518,914 84	$175,404 87

MISCELLANEOUS.

Premiums received from organization of company,	$421,156 90
Losses paid from organization of company,	213,688 99
Cash dividends declared from organization of company,	37,000 00
Dividends declared during the year (8 per cent.),	16,000 00
Losses incurred during the year,	128,336 59
Company's stock owned by directors,	115,600 00

STAR FIRE INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated December 1, 1864. Commenced business December 2, 1864.]

PAID-UP CAPITAL, $200,000.

NICHOLAS C. MILLER, *President.* *Secretary*, JAMES M. HODGES.

Office, No. 161 Broadway.

Attorney to accept service, I. J. BROWN, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds, 1865,	$115,000 00	$126,500 00
" " " reg'd bonds, 1867,	10,000 00	11,600 00
	$125,000 00	$138,100 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
75 shares Citizens' Bank,	$2,437 00	$4,100 00
5 " Park Fire Ins. Co.,	760 00	
10 " Produce Bank,	900 00	
10 " Bergen County Bank,	1,000 00	
10 " Dry Goods Bank,	1,000 00	800 00
50 " North River Bank,	2,000 00	2,500 00
6 " Park Fire Ins. Co.,	912 00	
12 " Shoe and Leather Bank,	1,800 00	1,500 00
40 " Manufacturers' Bank, Brooklyn,	1,200 00	1,400 00
5 " Guaranty Fire Ins. Co.,	425 00	
30 " Manufacturers and Merchants' Bank,	1,500 00	6,500 00
20 " Citizens' Fire Ins. Co.,	740 00	
Citizens' Fire Ins. Co. scrip,	200 00	
10 shares Imp. and Traders' Ins. Co.,	580 00	
25 " Firemen's Fund Ins. Co.,	225 00	
50 " American Fire Ins. Co.,	3,775 00	
5 " Am. U. Express Co.,	450 00	9,500 00
10 " Empire City Ins. Co.,	1,200 00	
25 " German American Bank,	2,000 00	
United States 5-20 bonds,	5,500 00	
30 shares Brewers and Maltsters' Ins. Co.,	2,700 00	
5 " Resolute Fire Ins. Co.,	450 00	400 00

50 shares Christopher and 10th St. R. R.,	$4,000 00	$3,000 00
25 " 23d Street R. R.,	2,500 00	
131 " North River Bank,	5,240 00	5,000 00
28 " Imp. and Traders' Ins. Co.,	1,624 00	
60 " Bank of Metropolis,	6,000 00	5,000 00
Staten Island R. R. bonds,	3,000 00	3,800 00
Richmond county bonds,	500 00	
Hoboken county bonds,	900 00	
10 shares Gebhard Fire Ins. Co.,	1,000 00	1,200 00
United States 5-20 bonds, 1864,	348 00	
25 shares City Bank, Plainfield,	2,500 00	2,250 00
10 " Amer. Fire Ins. Co.,	757 00	2,000 00
20 " Rutgers Fire Ins. Co.,	975 00	
10 " Manufacturers and Merchants' B'nk,	500 00	
300 " Grocers' Bank,	12,000 00	8,000 00
10 " Brewers and Maltsters' Ins. Co.,	900 00	800 00
Chicago and N.-western R. R. bonds,	5,520 00	4,500 00
Third Avenue R. R. bonds,	1,000 00	2,000 00
20 shares L. I. Fire Ins. Co.,	1,850 00	
45 " German American Bank,	3,600 00	18,900 00
20 " Union Nat'l Bank, Rahway,	2,000 00	
66 " Central R. R., N. J.,	2,310 00	
75 " New Jersey R. R. and T. Co,	10,400 00	
14 " N. Y. and N. H. R. R.,	2,100 00	
Central R. R., N. J., bonds,	2,400 00	
United States 5-20 bonds,	3,850 00	3,500 00
	$109,528 00	$86,650 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$16,000 00	
Loans on mortgage of real estate (first liens),*	131,600 00	
Interest due or accrued thereon,	2,110 50	
Stocks, bonds, etc., as per schedule,	138,100 00	
Loans on collateral security, as per schedule,	86,650 00	
Cash in the office of the company,	10,056 11	
deposited in bank,	43,057 93	
Interest due and accrued,	2,589 14	
Premiums in course of collection (gross),	20,549 34	
Gross Assets,		$450,713 02

Liabilities.

Losses adjusted, unpaid,	$4,786 76
claimed and reported,	240 00
disputed or resisted,	3,500 00

* Value of lands mortgaged,	$163,000 00
Value of buildings thereon,	165,500 00
Total value of property mortgaged,	$328,500 00
Amount of insurance held as collateral,	121,500 00

Unearned premiums on outstanding risks,	$80,192 97	
Due and accrued for rent, salaries, etc.,	833 33	
Commissions and brokerage,	3,083 52	
Return premiums,	78 00	
Gross Liabilities, except capital,		$92,714 58
Surplus as regards Policy-holders,		$357,998 44
Paid-up capital,		200,000 00
Surplus over Capital,		$157,998 44

Income.

Cash received for fire premiums,	$158,424 08	
Deduct re-insurance, rebate and return prem's,	13,697 38	
Net cash received for fire premiums,		$144,726 70
Interest received on bonds and mortgages,		10,073 78
Interest and dividends received from all other sources,		14,383 28
Income from all other sources; viz., rents, $93; prem. on gold, $88.88,		181 88
Gross Cash Income,		$169,365 64

Expenditures.

Cash paid for fire losses,	$48,825 41	
Deduct salvage and re-insurance,	1,225 11	
Net cash paid for fire losses,		$47,600 30
Cash dividends paid,		30,000 00
paid for commissions and brokerage,		6,705 23
for salaries of officers and employés,		20,543 71
for state and local taxes,		3,737 12
for office, agency and incidental expenses,		29,883 11
Gross Cash Expenditures,		$138,469 47

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$17,816,526 00	$173,789 16
written during 1876,	22,489,643 00	164,771 70
Total,	$40,306,169 00	$338,560 86
Deduct risks expired and terminated,	21,427,645 00	176,494 22
In force at end of year,	$18,878,524 00	$162,066 64
Deduct amount re-insured,	555,338 00	4,360 74
Net amount in force,	$18,323,186 00	$157,705 90

Miscellaneous.

Premiums received from organization of company,	$1,829,995 66
Losses paid from organization of company,	978,171 89
Cash dividends declared from organization of company,	209,791 77
Dividends declared during the year (15 per cent.),	30,000 00
Losses incurred during the year,	39,384 77
Company's stock owned by directors,	99,300 00

ST. JOSEPH FIRE AND MARINE INSURANCE COMPANY, ST. JOSEPH, MO.

[Incorporated December 27, 1867. Commenced business January 1, 1868.]

PAID-UP CAPITAL, $220,000.

ABBOTT P. GOFF, *President.* *Secretary*, JAMES H. RICE.

Office at St. Joseph.

Attorney to accept service, HENRY N. BAKER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Missouri state bonds, 6s.	$10,000 00	$10,400 00
Doniphan county bonds (Kan.),	56,500 00	39,550 00
Hanover township bonds (Kan.),	20,000 00	12,500 00
Troy district school bonds (Kan.),	3,500 00	3,500 00
Brown county bonds (Kan.),	35,500 00	26,625 00
Falls city school bonds (Neb.),	20,000 00	18,000 00
Buchanan county court house warrants (Mo.),	15,000 00	13,500 00
" " bonds, 10s,	4,500 00	3,660 00
St. Joseph bridge bonds,	7,000 00	7,000 00
" Gas Light bonds,	600 00	600 00
" R. R. bonds,	28,200 00	22,310 00
" improvement bonds,	9,650 00	6,272 50
Buchanan Bank (St. Jos.) stock,	750 00	750 00
	$211,200 00	$164,667 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Marshall county (Kan.) bonds, 7s, / St. Joseph city (Kan.) bonds, 6s,	$1,800 00	$1,538 50
64 shares Pacific Hotel (St. Jos.)	5,760 00	5,000 00
Fairbury precinct (Jeff. co., Neb.) bonds,	7,650 00	6,000 00
St. Joseph Building Co. stock,	1,000 00	75 00
Calhoun Savings Bank (St. Jos.) stock,	600 00	500 00
Farmers' Bank (Andrew co., Mo.) stock, / 5 shares Calhoun Savings Bank (St. Jos.), / 50 " Merchants' Ins. Co. (St. Jos.),	9,250 00	5,000 00
Marshall county (Kan.) bonds, 10s,	1,000 00	850 00
United States gov. bonds, / 60 shares Merchants' Ins. Co.,	4,845 00	3,000 00
10 " Pacific Hotel (St. Jos.),	900 00	717 50
Doniphan county (Kan.) bonds, 7s,	2,450 00	850 00
10 shares Calhoun Savings Bank (St. Jos.), / St. Joseph Bridge Co. bonds, 10s,	6,000 00	5,000 00
	$41,255 00	$28,531 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$12,833 41	
Loans on mortgage of real estate (first liens),*	126,428 76	
Stocks, bonds, etc., as per schedule,	164,667 50	
Loans on collateral security, as per schedule,	28,531 00	
Cash deposited in various banks,	43,569 52	
Interest due and accrued,	11,734 34	
Premiums in course of collection (gross),	32,480 63	
Stockholders' notes, $180,000 00		
Gross Assets,		$420,245 16

Liabilities.

Losses claimed and reported,	$7,696 89	
Unearned premiums on outstanding risks,	78,363 06	
Dividends to stockholders unpaid,	504 50	
Commissions and brokerage,	6,900 58	
Gross Liabilities, except capital,		93,465 03
Surplus as regards Policy-holders,		$326,780 13
Paid-up capital,		220,000 00
Surplus over Capital,		$106,780 13

Income.

Cash received for fire premiums,	$206,267 93	
Deduct re-insurance, rebate and return prem's,	41,284 36	
Net cash received for fire premiums,		$164,983 57
Interest and dividends received from all sources,		33,412 64
Income from all other sources; viz., rents, $680.69; commissions, $1,194.39,		1,875 08
Gross Cash Income,		$200,271 29

Expenditures.

Cash paid for fire losses,	$89,554 63	
Deduct salvage and re-insurance,	13,787 89	
Net cash paid for fire losses,		$75,766 74
Cash dividends paid,		23,000 00
paid for commissions and brokerage,		30,433 17
for salaries of officers and employés,		8,914 26
for state and local taxes,		11,846 42
for office, agency and incidental expenses,		6,312 24
Gross Cash Expenditures,		$156,272 83

* Total value of property mortgaged, $334,000 00
Amount of insurance held as collateral, 98,200 00

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$10,762,474 00	$171,911 15
written during 1876,	12,360,422 00	206,267 93
Total,	$23,122,896 00	$378,179 08
Deduct risks expired and terminated,	12,662,239 00	215,143 28
In force at end of year,	$10,460,657 00	$163,035 80
Deduct amount re-insured,	540,325 00	7,567 03
Net amount in force,	$9,920,332 00	$155,468 77

MISCELLANEOUS.

Premiums received from organization of company,	$1,171,177 55
Losses paid from organization of company,	554,911 16
Cash dividends declared from organization of company,	106,000 00
Dividends declared during the year,	23,000 00
Losses incurred during the year,	66,454 79
Company's stock owned by directors,	54,350 00

ST. LOUIS INSURANCE COMPANY, ST. LOUIS, MO.

[Incorporated January, 1837. Commenced business April, 1837.]

PAID-UP CAPITAL, $240,000.

J. B. S. LEMOINE, *President.* *Secretary*, J. D. HOUSEMAN.

Office at St. Louis.

Attorney to accept service, GEO. O. CARPENTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Missouri state bonds, 6s,	$300,000 00	$315,000 00
100 shares St. Louis Chamber of Commerce,	10,000 00	1,000 00
	$310,000 00	$316,000 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,		$1,678 59
Stocks, bonds, etc., as per schedule,		316,000 00
Cash in the office of the company,		164 01
deposited in bank,		6,478 34
Premiums in course of collection (gross),		22,426 82
Re-insurance due,		253 45
Salvage claims on losses paid,	$50,000 00	
Gross Assets,		$347,001 21

Liabilities.

Losses adjusted, unpaid,	$7,279 91	
claimed and reported,	1,050 00	
disputed or resisted,	1,595 00	
Unearned premiums on outstanding risks,	94,997 86	
Dividends to stockholders unpaid,	275 00	
Commissions and brokerage,	654 80	
Gross Liabilities, except capital,		$105,852 57
Surplus as regards Policy-holders,		$241,148 64
Paid-up capital,		240,000 00
Surplus over Capital,		$1,148 64

Income.

Cash received for fire premiums,	$245,597 11	
Deduct re-insurance, rebate and return prem's,	35,398 44	
Net cash received for fire premiums,		$210,198 67
Cash received for marine and inland prem's,	$17,696 27	
Deduct re-insurance, rebate and return prem's,	3,523 37	
Net cash received for marine and inl'd prem's,		14,172 90
Interest received on bonds and mortgages,		17,700 00
Interest and dividends received from all other sources,		609 11
Income from all other sources; viz., salvage on cargo losses,		602 27
Gross Cash Income,		$243,282 95

Expenditures.

Cash paid for fire losses,		$127,103 91
for marine and inland losses,	$11,719 90	
Deduct salvage and re-insurance,	303 30	
Net cash paid for marine and inland losses,		11,416 60
Cash dividends paid,		11,725 00
paid for commissions and brokerage,		41,523 45
for salaries of officers and employés,		16,770 00
for state and local taxes,		13,155 18
for office, agency and incidental expenses,		19,246 33
Gross Cash Expenditures,		$240,940 47

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$8,551,307 91	$165,707 01
written during 1876,	13,591,103 73	245,597 11
Total,	$22,142,411 64	$411,304 12
Deduct risks expired and terminated,	12,393,449 80	217,655 36
In force at end of year,	$9,748,961 84	$193,648 76
Deduct amount re-insured,	269,996 67	4,695 87
Net amount in force,	$9,478,965 17	$188,952 89

Marine risks outstanding Dec. 31, 1875,	$30,369 00	$386 54
written during 1876,	2,773,925 00	17,696 27
Total,	$2,804,294 00	$18,082 81
Deduct risks expired and terminated,	2,788,281 00	17,930 51
In force at end of year,	$16,013 00	$152 30
Deduct amount re-insured,	2,718 00	21 74
Net amount in force,	$13,295 00	$130 56

MISCELLANEOUS.

Premiums received from organization of company,	$2,748,013 03
Losses paid from organization of company,	1,804,797 28
Cash dividends declared from organization of company,	721,800 00
Dividends declared during the year (5 per cent.),	12,000 00
Losses incurred during the year,	135,462 60
Company's stock owned by directors,	99,000 00

ST. NICHOLAS INSURANCE COMPANY, NEW YORK, N. Y.

[Incorporated July 31, 1852. Commenced business July 31, 1852.]

PAID-UP CAPITAL, $200,000.

WILLIAM WINSLOW, *President.* *Secretary*, JACOB DU BOIS.

Office, No. 166 Broadway.

Attorney to accept service, EDWARD A. LONG, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 10-40 bonds,	$18.000 00	$20,520 00
" " bonds, 6s, 1881,	170,000 00	193,800 00
New York city bonds,	8,700 00	9,222 00
	$196,700 00	$223,542 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$63,750 00
Interest due or accrued thereon,	1,276 03
Stocks, bonds, etc., as per schedule,	223,542 00
Cash in the office of the company,	3,351 81
deposited in various banks,	26,588 85

* Value of lands mortgaged,	$90,000 00
Value of buildings thereon,	48,000 00
Total value of property mortgaged,	$138,000 00
Amount of insurance held as collateral,	46,000 00

Interest due and accrued,	$87 00	
Premiums in course of collection (gross),	6,883 50	
Re-insurance due,	4,058 16	
Gross Assets,		$329,537 35

Liabilities.

Losses claimed and reported,	$2,684 00	
disputed or resisted,	3,000 00	
Unearned premiums on outstanding risks,	63,592 57	
Commissions and brokerage,	700 00	
Gross Liabilities, except capital,		69,976 57
Surplus as regards Policy-holders,		$259,560 78
Paid-up capital,		200,000 00
Surplus over capital,		$59,560 78

Income.

Cash received for fire premiums,	$144,697 71	
Deduct re-insurance, rebate and return prem's,	8,770 84	
Net cash received for fire premiums,		$135,926 87
Interest received on bonds and mortgages,		2,932 66
Interest and dividends received from all other sources,		15,719 86
Income from all other sources,		2,418 14
Gross Cash Income,		$156,997 53

Expenditures.

Cash paid for fire losses,	$55,578 98
Cash dividends paid,	20,000 00
paid for commissions and brokerage,	23,115 00
for salaries of officers and employés,	16,875 00
for state and local taxes,	1,800 61
for office, agency and incidental expenses,	14,404 55
Gross Cash Expenditures,	$131,774 14

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$14,158,016 00	$128,807 13
written during 1876,	19,762,511 00	144,697 71
Total,	$33,920,527 00	$273,504 84
Deduct risks expired and terminated,	15,470,660 00	146,738 58
In force at end of year,	$18,449,867 00	$126,566 26
Deduct amount re-insured,	105,250 00	755 41
Net amount in force,	$18,344,617 00	$125,810 85

MISCELLANEOUS.

Premiums received from organization of company,	$2,196,463 07
Losses paid from organization of company,	1,246,735 19
Cash dividends declared from organization of company,	216,500 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	54,378 98
Company's stock owned by directors,	100,250 00

ST. PAUL FIRE AND MARINE INSURANCE COMPANY, ST. PAUL, MINN.

[Incorporated May, 1865. Commenced business May, 1865.]

PAID-UP CAPITAL, $400,000.

C. H. BIGELOW, *President.* *Secretary*, C. A. EATON.

Office, Corner 3d and Jackson Streets.

Attorney to accept service, GEO. O. CARPENTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
200 shares First Nat'l Bank, St. Paul,	$20,000 00	$28,000 00
120 " Merchants' Nat'l Bank, St. Paul,	12,000 00	13,450 00
36 " First Nat'l Bank, St. Peter,	3,600 00	4,770 00
351 " St. Paul and S. C. R. R., pref. 8s,	35,114 49	35,114 49
St. Paul and S. C. R. R. land contracts,	2,090 50	2,090 50
168 shares St. Paul Warehouse and Ele. Co.,	8,800 00	8,800 00
St. Paul Warehouse and Ele. Co. bonds,	8,000 00	8,000 00
St. Paul city bonds,	2,118 43	2,118 43
Minneapolis city bonds,	1,500 00	1,500 00
Stillwater city bonds,	10,000 00	10,000 00
Mankato city bonds,	8,500 00	8,500 00
Detroit town bonds,	4,200 00	4,200 00
Carver town bonds,	500 00	500 00
Rock county bonds,	24,000 00	24,000 00
Cass county bonds,	7,400 00	7,400 00
Aitken county bonds,	3,200 00	3,200 00
Becker county bonds,	1,860 00	1,860 00
Pine county bonds,	3,717 00	3,717 00
Ramsey county bonds,	1,000 00	1,000 00
Otter Tail county school district bonds,	1,000 00	1,000 00
St. Cloud county school district bonds,	100 00	100 00
	$158,700 42	$169,410 42

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
745 shares First Nat'l Bank, St. Paul,	$104,300 00	$77,963 11
100 " Second Nat'l Bank, St. Paul,	14,000 00	11,540 00

170 shares	Merchants' Nat'l Bank, St. Paul, .	$19,550 00	$16,788 00
37½ "	Savings Nat'l Bank, St. Paul, .	3,750 00	2,500 00
80 "	First Nat'l Bank, Stillwater, . .	10,000 00	8,000 00
50 "	Lumberman's Nat'l B'k, Stillwater,	6,000 00	5,000 00
45 "	First Nat'l Bank, Red Wing, . .	5,625 00	3,535 00
15 "	State Nat'l Bank, Minneapolis, .	1,800 00	1,399 00
40 "	Union Bank, Cedar Rapids, Iowa, .	4,800 00	4,000 00
2367 "	S. P. and S. C. R. R. R. land, . .	142,020 00	86,642 71
40 "	S. P. and S. C. R. R., pref., . .	4,000 00	2,000 00
St. Paul S., and T. F. R. R. bonds, . . .		5,950 00	5,000 00
77 shares	Boom Corporation, . . .	11,350 00	2,500 00
1349 "	St. Paul Harvester Works, . .	80,940 00	65,480 00
100 "	Stillwater Gas Co., . . .	3,000 00	1,500 00
600 "	St. Paul Pioneer Press Co., . .	25,000 00	14,115 90
18 "	St. Paul Manufacturing Co., . .	675 00	630 00
10 "	St. Paul Warehouse and Ele. Co., .	500 00	450 00
5 "	American Express Co., . . .	300 00	200 00
100 "	Mankato Linseed Oil Co., . .	5,000 00	1,600 00
100 "	Seymour Sabin Manuf'g Co., .	5,000 00	4,256 00
100 "	Red River Transportation Co., .	6,000 00	2,944 00
Murray county bonds, ...		4,497 44	3,425 00
Swift county bonds, ...			
Lincoln county bonds, ...			
Cottonwood county bonds, ...			
Murray county bonds, ...			
Pine county bonds, ...			
Le Seuer county bonds, ...			
Pembina county bonds, ...			
Various county bonds, ...			
Burleigh county bonds, ...			
Aitken county bonds, ...		500 00	280 00
Duluth city bonds, ...		200 00	97 04
Noble's county school bonds, ...		75 00	25 00
		$465,632 44	$321,870 76

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate, . .	$114,622 90
Loans on mortgage of real estate (first liens),*	138,942 83
Interest due or accrued thereon, . . .	4,508 96
Stocks, bonds, etc., as per schedule, . . .	169,410 42
Loans on collateral security, as per schedule, .	321,870 76
Cash in the office of the company, . . .	4,131 94
deposited in various banks, . . .	81,850 21
Interest due and accrued, ...	22,962 58

* Value of lands mortgaged, ...	$184,200 00
Value of buildings thereon, ...	125,000 00
Total value of property mortgaged, ...	$309,200 00
Amount of insurance held as collateral, ...	89,250 00

Premiums in course of collection (gross),	$71,827 42	
Notes taken for marine and inland risks,	5,805 68	
Salvage on losses paid,	7,726 87	
Gross Assets,		$943,660 57

LIABILITIES.

Losses adjusted, unpaid,	$9,413 26	
claimed and reported,	29,226 18	
disputed or resisted,	4,700 00	
Unearned premiums on outstanding risks,	274,868 59	
Commissions and brokerage,	7,456 83	
Gross Liabilities, except capital,		325,664 86
Surplus as regards Policy-holders,		$617,995 71
Paid-up capital,		400,000 00
Surplus over Capital,		$217,995 71

INCOME.

Cash received for fire premiums,	$462,758 86	
Deduct re-insurance, rebate and return prem's,	53,926 26	
Net cash received for fire premiums,		$408,832 60
Cash received for marine and inland prem's,	$82,625 49	
Deduct re-insurance, rebate and return prem's,	2,635 38	
Net cash received for marine and inl'd prem's,		79,990 11
Unpaid premium notes received during the year,	$5,805 68	
Interest received on bonds and mortgages,		11,478 26
Interest and dividends received from all other sources,		56,998 72
Income from rents,		6,364 28
Gross Cash Income,		$563,663 97

EXPENDITURES.

Cash paid for fire losses,	$281,207 68	
Deduct salvage and re-insurance,	1,161 69	
Net cash paid for fire losses,		$280,045 99
Cash paid for marine and inland losses,	$34,087 97	
Deduct salvage and re-insurance,	847 30	
Net cash paid for marine and inland losses,		33,240 67
Cash dividends paid,		48,000 00
paid for commissions and brokerage,		76,158 07
for salaries of officers and employés,		29,821 61
for state and local taxes,		14,753 40
for office, agency and incidental expenses,		41,681 24
Gross Cash Expenditures,		$523,700 98

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$29,104,304 00	$498,930 92
written during 1876,	29,570,799 00	463,758 86
Total,	$58,675,103 00	$962,689 78
Deduct risks expired and terminated,	25,100,904 00	433,485 36
In force at end of year,	$33,574,199 00	$529,204 42
Deduct amount re-insured,	264,251 00	6,351 84
Net amount in force,	$33,309,948 00	$522,852 58
Marine risks outstanding Dec. 31, 1875,	$323,050 00	$5,323 50
written during 1876,	12,879,309 00	82,625 49
Total,	$13,202,359 00	$87,948 99
Deduct risks expired and terminated,	12,656,441 00	79,675 25
In force at end of year,	$545,918 00	$8,273 74

Miscellaneous.

Premiums received from organization of company,	$2,822,917 51
Losses paid from organization of company,	1,704,889 73
Cash dividends declared from organization of company,	300,000 00
Dividends declared during the year (12 per cent.),	48,000 00
Losses incurred during the year,	277,466 31
Company's stock owned by directors,	223,600 00

SUN FIRE INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 26, 1870. Commenced business Febuary 26, 1874.]

Paid-up Capital, $200,000.

Nelson F. Evans, *President.* *Secretary*, William H. Haines.

Office at Philadelphia.

Attorney to accept service, A. F. Nason, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Philadelphia city warrants,	$24,660 14	$24,660 14
Pittsburg street improvement bonds, 7s,	5,000 00	5,450 00
Penna. R. R. reg'd mort. bonds,	5,000 00	5,500 00
No. Penn. R. R. reg'd mort. bonds,	5,000 00	5,500 00
Spring Garden Bank stock,	1,000 00	1,000 00
Fidelity Ins. Trust and S. D. Co. stock,	1,000 00	1,750 00
Penna. Co. for Ins. on Lives, etc.,	1,000 00	2,400 00
Penna. Safe Deposit and Trust Co.,	11,500 00	11,500 00
	$54,160 14	$57,760 14

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Manayunk Bank stock,	$6,000 00	$5,000 00
Philadelphia Nat'l Bank stock,	1,800 00	1,600 00
Teutonia Fire Ins. Co. stock,	1,000 00	350 00
	$8,800 00	$6,950 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$40,000 00	
Loans on mortgage of real estate (first liens),*	147,532 01	
Stocks, bonds, etc., as per schedule,	57,760 14	
Loans on collateral security, as per schedule,	6,950 00	
Cash in the office of the company,	2,007 51	
deposited in Spring Garden Bank,	10,014 58	
Interest due and accrued,	50 00	
Premiums in course of collection (gross),	12,438 61	
Interest and rents due and accrued,	3,547 75	
Gross Assets,		$280,300 60

LIABILITIES.

Losses adjusted, unpaid,	$6,135 40	
claimed and reported,	2,450 00	
Unearned premiums on outstanding risks,	44,138 56	
Reclaimable on perpetual fire policies,	6,456 75	
Commissions and brokerage,	2,073 11	
Gross Liabilities, except capital,		61,253 82
Surplus as regards Policy-holders,		$219,046 78.
Paid-up capital,		200,000 00
Surplus over Capital,		$19,046 78

INCOME.

Cash received for fire premiums,	$102,825 58	
Deduct re-insurance, rebate and return prem's,	12,011 65	
Net cash received for fire premiums,		$90,813 93
Interest and dividends received from all sources,		12,957 98
Gross Cash Income,		$103,771 91

EXPENDITURES.

Cash paid for fire losses,	$37,889 29	
Deduct salvage and re-insurance,	848 68	
Net cash paid for fire losses,		$37,040 61

* Value of lands mortgaged,	$86,471 65
Value of buildings thereon,	199,628 35
Total value of property mortgaged,	$286,100 00
Amount of insurance held as collateral,	110,182 00

Cash paid for commissions and brokerage,	$18,692 78
for salaries of officers and employés,	7,481 00
for state and local taxes,	2,885 50
for office, agency and incidental expenses,	7,067 81
Gross Cash Expenditures,	$73,167 70

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$4,102,290 00	$54,157 17
written during 1876,	8,260,571 00	102,825 58
Total,	$12,362,861 00	$156,982 75
Deduct risks expired and terminated,	5,701,716 00	65,759 77
In force at end of year,	$6,661,145 00	$91,222 98
Deduct amount re-insured,	159,106 00	2,990 08
Net amount in force,	$6,502,039 00	$88,232 90

Miscellaneous.

Premiums received from organization of company,	$186,290 53
Losses paid from organization of company,	68,679 49
Losses incurred during the year,	41,244 78
Company's stock owned by directors,	81,200 00

TOLEDO FIRE AND MARINE INSURANCE COMPANY, TOLEDO, OHIO.

[Incorporated February 2, 1848. Commenced business April 1, 1848.]

Paid-up Capital, $200,000.

Valentine H. Ketcham, *President.* *Secretary*, Frederick B. Dodge.

Office at Toledo.

Attorney to accept service, Milton Clark, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 5-20 bonds, 1865,	$1,000 00	$1,100 00
Jackson City, Mich., R. R. bonds,	2,000 00	2,000 00
Fulton County, Ohio, bonds,	1,000 00	1,000 00
First Nat'l Bank stock, Toledo,	8,100 00	11,340 00
	$12,100 00	$15,440 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
30 shares Milburn Wagon Co.,	$3,000 00	$4,000 00
Harmar, Ohio, township bonds,	2,000 00	
5 shares First Nat'l Bank, Toledo,	700 00	650 00
25 " Merchants' Nat'l Bank, Toledo,	2,500 00	2,000 00

10 shares	Toledo Savings Bank,	$1,100 00	$1,000 00
213 "	Toledo and Wabash Elevator Co.,	21,300 00	7,100 00
212 "	" " " "	21,200 00	7,150 00
25 "	" " " "	2,500 00	1,825 00
35 "	" " " "	3,500 00	3,100 00
20 "	Toledo Nat'l Bank,	2,000 00	1,650 00
20 "	Toledo Masonic Temple Assoc.,	3,000 00	1,949 38
Personal loan secured,		12,000 00	2,500 00
		$74,800 00	$32,924 38

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$104,808 34	
Interest due and accrued thereon,	3,494 32	
Stocks, bonds, etc., as per schedule,	15,440 00	
Loans on collateral security, as per schedule,	32,924 38	
Cash in the office of the company,	669 07	
deposited in First Nat'l Bank,	77,681 99	
Interest due and accrued,	1,175 64	
Premiums in course of collection (gross),	7,356 11	
Notes taken for marine and inland risks,	8,241 85	
Re-insurance,	600 00	
Gross Assets,		$252,391 70

Liabilities.

Losses claimed and reported,	$425 00	
disputed or resisted,	2,800 00	
Unearned premiums on outstanding risks,	40,657 50	
Due other companies,	248 05	
Gross Liabilities, except capital,		44,130 55
Surplus as regards Policy-holders,		$208,261 15
Paid-up capital,		200,000 00
Surplus over Capital,		$8,261 15

Income.

Cash received for fire premiums,	$87,510 29	
Deduct re-insurance, rebate and return prem's,	9,908 01	
Net cash received for fire premiums,		$77,602 28
Cash received for marine and inland prem's,	$42,883 82	
Deduct re-insurance, rebate and return prem's,	17,982 26	
Net cash received for marine and inl'd prem's,		24,901 56
Interest received on bonds and mortgages,		6,094 83
Interest and dividends received from all other sources,		8,182 12
Gross Cash Income,		$116,780 79

* Value of lands mortgaged,	$199,800 00
Value of buildings thereon,	67,500 00
Total value of property mortgaged,	$267,300 00
Amount of insurance held as collateral,	32,750 00

Expenditures.

Cash paid for fire losses,	$43,499 06	
Deduct salvage and re-insurance,	3,387 46	
Net cash paid for fire losses,		$40,111 60
Cash paid for marine and inland losses,	$14,504 49	
Deduct salvage and re-insurance,	324 66	
Net cash paid for marine and inland losses,		14,179 83
Cash dividends paid,		20,000 00
paid for commissions and brokerage,		16,772 02
for salaries of officers and employés,		2,760 00
for state and local taxes,		2,422 15
for office, agency and incidental expenses,		6,562 78
Gross Cash Expenditures,		$102,808 38

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$1,351,198 00	$19,024 83
written during 1876,	5,823,116 00	91,190 73
Total,	$7,174,314 00	$110,215 56
Deduct risks expired and terminated,	2,803,877 00	30,492 60
In force at end of year,	$4,370,437 00	$79,722 96
Deduct amount re-insured,	119,575 00	2,182 48
Net amount in force,	$4,250,862 00	$77,540 48
Marine risks outstanding Dec. 31, 1875,	$44,577 00	$2,922 07
written during 1876,	4,465,232 00	44,936 34
Total,	$4,509,809 00	$47,858 41
Deduct risks expired and terminated,	4,459,059 00	44,874 01
In force at end of year,	$50,750 00	$2,984 40

Miscellaneous.

Cash dividends declared from organization of company,	$226,664 95
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	56,643 66
Company's stock owned by directors,	118,500 00

TRADE INSURANCE COMPANY, CAMDEN, N. J.

[Incorporated March, 1872. Commenced business July 1, 1873.]

PAID-UP CAPITAL, $200,000.

WILLIAM MOORE, *President.* *Secretary*, EDMUND MAY.

Office at Camden.

Attorney to accept service, AUGUSTUS S. LOVETT, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 1865,	$10,000 00	$11,337 50
Camden city bonds,	9,100 00	9,828 00
Jersey city bonds,	10,000 00	10,700 00
Camden and Atlantic R. R. bonds,	12,000 00	12,840 00
West Jersey R. R. bonds,	6,000 00	6,450 00
Cincinnati city bonds,	32,000 00	33,200 00
Atlantic city bonds,	5,000 00	5,250 00
Chicago city bonds,	3,000 00	3,150 00
St. Louis city bonds,	10,000 00	10,700 00
Cleveland city bonds,	10,000 00	10,350 00
	$107,100 00	$113,805 50

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
11 shares Eighth Nat'l Bank, Phila.,	$1,540 00	$1,100 00
40 " Pennsylvania R. R. Co.,	1,950 00	
12 " Mays Landing and E. H. R. R.,	520 00	2,000 00
2 " Camden and Atlantic R. R.,	92 00	
100 " West Jersey R. R.,	4,750 00	
10 " Bridgeton Savings Fund,	1,000 00	5,000 00
10 " Millville Nat'l Bank,	750 00	500 00
Philadelphia city bonds,	2,800 00	2,500 00
Camden Horse R. R. bonds,	525 00	500 00
Cumberland Co. (N. J.) bonds,	107 00	
5 shares First Nat'l Bank, Camden,	500 00	500 00
276 " American Dredging Co.,	23,460 00	18,750 00
245 " Camden S. D. and Trust Co.,	6,760 00	5,748 00
50 " Millville Ins. Co.,	5,000 00	3,500 00
	$49,754 00	$40,098 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$93,183 33
Interest due or accrued thereon,	2,330 61

* Value of lands mortgaged,	$80,550 00
Value of buildings thereon,	143,100 00
Total value of property mortgaged,	$223,650 00
Amount of insurance held as collateral,	76,500 00

Stocks, bonds, etc., as per schedule,	$113,805 50	
Loans on collateral security, as per schedule,	40,098 00	
Cash in the office of the company,	867 63	
deposited in bank,	17,282 61	
Interest due and accrued,	4,679 43	
Premiums in course of collection (gross),	16,595 05	
Notes taken for marine and inland risks,	27,389 30	
Gross Assets,		$316,231 46

LIABILITIES.

Losses adjusted, unpaid,	$8,613 00	
claimed and reported,	6,390 00	
Unearned premiums on outstanding risks,	68,325 79	
Reclaimable on perpetual fire policies,	711 00	
Dividends to stockholders unpaid,	319 00	
Due and accrued for rent, salaries, etc.,	250 00	
Commissions and brokerage,	3,028 49	
Gross Liabilities, except capital,		87,637 28
Surplus as regards Policy-holders,		$228,594 18
Paid-up capital,		200,000 00
Surplus over Capital,		$28,594 18

INCOME.

Cash received for fire premiums,	$83,976 20	
Deduct re-insurance, rebate and return prem's,	885 11	
Net cash received for fire premiums,		$83,091 09
Cash received for marine and inland prem's,	$37,024 10	
Deduct re-insurance, rebate and return prem's,	3,249 28	
Net cash received for marine and inl'd prem's,		33,774 82
Interest received on bonds and mortgages,		4,863 33
Interest and dividends received from all other sources,		9,576 29
Income from all other sources,		70 46
Deposits received for perpetual fire risks,	$255 00	
Received for increased capital,	50,000 00	
Gross Cash Income,		$131,375 99

EXPENDITURES.

Cash paid for fire losses,	$47,386 14
paid for marine and inland losses,	35,152 02
dividends paid,	13,304 00
paid for commissions and brokerage,	18,983 77
for salaries of officers and employés,	12,934 79
for state and local taxes,	2,028 16
Gross Cash Expenditures,	$129,788 88

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$4,048,908 00	$64,049 11
written during 1876,	5,055,867 55	83,915 04
Total,	$9,104,775 55	$147,964 15
Deduct risks expired and terminated,	4,318,128 56	60,094 25
In force at end of year,	$4,786,646 99	$87,869 90
Deduct amount re-insured,	17,550 00	487 48
Net amount in force,	$4,769,096 99	$87,382 42
Marine risks outstanding December 31, 1875,	$617,481 00	$41,573 54
written during 1876,	545,193 26	27,994 11
Total,	$1,162,674 26	$69,567 65
Deduct risks expired and terminated,	809,149 26	44,394 83
In force at end of year,	$353,525 00	$25,172 82
Deduct amount re-insured,	20,675 00	989 67
Net amount in force,	$332,850 00	$24,183 15

Miscellaneous.

Premiums received from organization of company,	$368,493 42
Losses paid from organization of company,	181,581 19
Cash dividends declared from organization of company,	37,310 00
Losses incurred during the year,	87,057 61
Company's stock owned by directors,	92,600 00

TRADERS' INSURANCE COMPANY, CHICAGO, ILL.

[Incorporated February, 1865. Reorganized May, 1872.]

Paid-up Capital, $500,000.

Charles Comstock, *President.* *Secretary*, Robert J. Smith.

Office at Chicago.

Attorney to accept service, S. G. Parsons, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 10-40 reg'd bonds,	$500,000 00	$568,125 00
Cook county bonds,	52,500 00	56,437 50
Evanston water loan bonds,	21,000 00	21,000 00
Chicago city bonds,	13,000 00	13,877 50
" " certificates,	10,000 00	10,000 00
Hyde Park bonds,	5,000 00	5,000 00
	$601,500 00	$674,440 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
110 shares City Nat'l Bank,	$16,000 00	$12,255 75

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$10,000 00	
Stocks, bonds, etc., as per schedule,	674,440 00	
Loans on collateral security, as per schedule,	12,255 75	
Cash in the office of the company,	4,752 72	
deposited in bank,	76,055 78	
Interest due and accrued,	1,031 68	
Premiums in course of collection (net),	35,441 10	
Salvage on losses paid, $394 93		
Due from other companies, 9,956 77		
	10,351 70	
Personal property, etc., $3,030 40		
Gross Assets,		$824,328 73

Liabilities.

Losses adjusted, unpaid,	$8,879 65	
claimed and reported,	4,090 00	
disputed or resisted,	4,350 00	
Total amount of losses,	$17,319 65	
Less re-insurance,	852 27	
Net amount of unpaid losses,	$16,467 38	
Unearned premiums on outstanding risks,	120,515 55	
Return premiums, $6,698.86; due other companies, $1,726.72,	8,425 58	
Gross Liabilities, except capital,		145,408 51
Surplus as regards Policy-holders,		$678,920 22
Paid-up capital,		500,000 00
Surplus over Capital,		$178,920 22

Income.

Cash received for fire premiums,	$314,810 53	
Deduct re-insurance, rebate and return prem's,	54,351 33	
Net cash received for fire premiums,		$260,459 20
Cash received for marine and inland prem's,	$13,200 78	
Deduct re-insurance, rebate and return prem's,	1,263 68	
Net cash received for marine and inl'd prem's,		11,937 10
Interest and dividends received from all sources,		34,840 29
Income from all other sources; viz., commissions,		22,385 19
Gross Cash Income,		$329,621 78

Expenditures.

Cash paid for fire losses,	$133,756 89	
Deduct salvage and re-insurance,	7,437 79	
Net cash paid for fire losses,		$126,319 10
Cash paid for marine and inland losses,	$19,400 95	
Deduct salvage and re-insurance,	6,290 23	
Net cash paid for marine and inland losses,		13,110 72
Cash dividends paid,		60,000 00
paid for commission and brokerage,		41,879 96
for salaries of officers and employés,		28,397 74
for state and local taxes,		11,267 75
for office, agency and incidental expenses,		31,397 34
Gross Cash Expenditures,		$312,372 61

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$15,940,838 72	$248,206 57
written during 1876,	19,539,704 86	314,810 53
Total,	$35,480,543 58	$563,017 10
Deduct risks expired and terminated,	20,775,046 68	323,876 78
In force at end of year,	$14,705,496 90	$239,140 32
Marine risks outstanding December 31, 1875,	$148,943 00	$1,109 75
written during 1876,	5,097,795 00	13,200 78
Total,	$5,246,738 00	$14,310 53
Deduct risks expired and terminated,	5,234,178 00	14,252 30
In force at end of year,	$12,560 00	$58 23

Miscellaneous.

Premiums received from organization of company,	$1,755,806 18
Dividends declared during the year (12 per cent.),	60,000 00
Losses incurred during the year,	128,532 80
Company's stock owned by directors,	120,900 00

UNION MARINE AND FIRE INSURANCE COMPANY, GALVESTON, TEXAS.

[Incorporated January 26, 1848. Commenced business July 15, 1854.]

PAID-UP CAPITAL, $200,000.

J. DYER, *President.* *Secretary*, W. F. BEERS.

Office at Galveston.

Attorney to accept service, GEO. O. CARPENTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
50 shares Gulf, Col. and Santa Fé R. R.,	$5,000 00	$2,500 00
Texas state bonds,	22,600 00	22,903 40
Galveston city bonds,	12,000 00	10,800 00
" county bonds,	25,000 00	25,000 00
" Wharf Co. bonds,	25,000 00	25,000 00
" City R. R. bonds,	10,000 00	10,000 00
Harbor and Street Improvement bonds,	6,900 00	7,176 00
So. Cotton Press and Manufacturing Co. bonds,	15,000 00	15,000 00
Texas Cotton Press and Manuf'g Co. bonds,	5,000 00	5,000 00
Personal loan secured,	–	7,500 00
		$130,879 40

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares Galveston Ins. Co.,	$900 00	
Galveston city warrants,	1,105 00	$2,500 00
" city street impt. bonds,	950 00	
53 shares So. Cotton Press and Manuf. Co.,	3,498 00	3,000 00
40 " First Nat'l Bank, Galveston,	4,600 00	5,000 00
20 " Galveston Gas Co.,	1,300 00	
54 " " Wharf Co.,	2,484 00	1,500 00
60 " Nat'l Bank of Texas,	6,300 00	5,000 00
Galveston city warrants,	406 07	250 00
164 shares Galveston Wharf Co.,	7,544 00	4,000 00
2 " Gulf Loan and Homestead Co.,	1,150 00	800 00
22 " Galveston City R. R.,	198 00	175 00
72 " Island City Savings Bank,	7,056 00	7,925 00
200 " Galveston City R. R.,	1,800 00	
39 " " Gas Co.,	2,535 00	2,000 00
3 " Gulf Loan and Homestead Co.,	1,725 00	1,026 52
10 " First Nat'l Bank, Galveston,	1,150 00	1,000 00
50 " Galveston Wharf Co.,	2,300 00	
25 " Texas Cotton Press Manuf. Co.,	2,500 00	4,000 00
2 " Nat'l Bank of Texas,	210 00	
10 " First Nat'l Bank, Galveston,	1,150 00	1,000 00
82 " Galveston Gas Co.,	5,330 00	6,200 00
15 " First Nat'l Bank, Galveston,	1,725 00	
50 " So. Cotton Press and Manuf. Co.,	3,300 00	1,700 00

1 share Gulf Loan and Homestead Co.,	$575 00	$250 00
So. Cotton Press and Manuf. Co. bonds,	2,000 00	
Galveston Gas Co. gold bonds,	1,000 00	5,000 00
" Wharf Co. bonds,	2,000 00	
Texas Cotton Press and Manuf. Co. bonds,	500 00	
27 shares Galveston Gas Co.,	1,755 00	1,500 00
10 " " Real Estate and L. Co.,	1,270 00	1,100 00
100 " So. Cotton Press and Manuf. Co.,	6,600 00	6,000 00
4 " Nat'l Bank of Texas,	420 00	998 50
$\frac{1}{10}$ share Galveston City Co.,	950 00	
	$78,286 07	$61,925 02

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),*	$13,000 00	
Stocks bonds, etc., as per schedule,	130,879 40	
Loans on collateral security, as per schedule,	61,925 02	
Cash in the office of the Company,	764 10	
deposited in Nat'l Bank of Texas,	34,939 75	
Premiums in course of collection (net),	11,190 39	
Gross Assets,		$252,698 66

Liabilities.

Losses claimed and reported,	$5,609 68	
disputed or resisted,	1,099 77	
Total amount of losses,	$6,709 45	
Less re-insurance,	3,247 47	
Net amount of unpaid losses,	$3,461 98	
Unearned premiums on outstanding risks,	34,467 88	
Dividends to stockholders unpaid,	343 50	
Gross Liabilities, except capital,		38,273 36
Surplus as regards Policy-holders,		$214,425 30
Paid-up capital,		200,000 00
Surplus over Capital,		$14,425 30

Income.

Cash received for fire premiums,	$142,192 02	
Deduct re-insurance, rebate and return prem's,	74,537 95	
Net cash received for fire premiums,		$67,654 07
Cash received for marine and inland prem's,	$22,071 15	
Deduct re-insurance, rebate and return prem's,	6,740 21	
Net cash received for marine and inl'd prem's,		15,330 94

* Value of lands mortgaged,	$15,000 00
Value of buildings thereon,	15,000 00
Total value of property mortgaged,	$30,000 00
Amount of insurance held as collateral,	10,000 00

Interest and dividends received from all sources,	$21,035 99
Income from all other sources; viz., commissions, $520.09; prem. on gold sold, $331.81,	851 90
Gross Cash Income,	$104,872 90

Expenditures.

Cash paid for fire losses,	$66,547 04	
Deduct salvage and re-insurance,	26,708 32	
Net cash paid for fire losses,		$39,838 72
Cash paid for marine and inland losses,	$5,017 17	
Deduct salvage and re-insurance,	1,744 70	
Net cash paid for marine and inland losses,		3,272 47
Cash dividends paid,		21,656 50
paid for commissions and brokerage,		10,876 62
for salaries of officers and employés,		8,820 79
for state and local taxes,		7,141 25
for office, agency and incidental expenses,		7,782 39
Gross Cash Expenditures,		$99,388 74

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$3,341,524 00	$60,597 92
written during 1876,	8,907,188 00	142,192 02
Total,	$12,248,712 00	$202,789 94
Deduct risks expired and terminated,	6,342,541 00	87,305 82
In force at end of year,	$5,906,171 00	$115,484 12
Deduct amount re-insured,	2,566,112 00	51,579 70
Net amount in force,	$3,340,059 00	$63,904 42
Marine risks outstanding Dec. 31, 1875,	$35,801 00	$523 05
written during 1876,	1,735,401 00	22,071 15
Total,	$1,771,202 00	$22,594 20
Deduct risks expired and terminated,	1,613,328 00	20,434 23
In force at end of year,	$157,874 00	$2,159 97
Deduct amount re-insured,	26,686 00	330 72
Net amount in force,	$131,188 00	$1,829 25

Miscellaneous.

Premiums received from organization of company,	$929,343 00
Losses paid from organization of company,	458,715 00
Cash dividends declared from organization of company,	112,000 00
Dividends declared during the year (11 per cent.),	22,000 00
Losses incurred during the year,	43,111 00
Company's stock owned by directors,	62,500 00

VIRGINIA FIRE AND MARINE INSURANCE COMPANY, RICHMOND, VA.

[Incorporated March, 1832. Commenced business March, 1832.]

PAID-UP CAPITAL, $250,000.

WILLIAM L. COWARDEN, *President.* *Secretary*, SAMUEL P. WILLIS.

Office at Richmond.

Attorney to accept service, J. EDWARD HOLLIS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States currency bonds, 6s,	$30,000 00	$36,300 00
" " 10-40 bonds,	10,000 00	11,300 00
Richmond city bonds, 8s,	9,000 00	10,350 00
" " " 6s,	1,250 00	1,237 00
Wilmington city bonds, 8s,	12,500 00	9,750 00
" " " 6s,	1,500 00	1,020 00
Manchester Bridge bonds, 8s,	12,500 00	12,500 00
Macon and Brunswick R. R. bonds,	14,500 00	14,500 00
Virginia state bonds,	20,000 00	13,000 00
Mississippi state warrants,	10,000 00	7,500 00
Danville corporation bonds,	12,500 00	10,625 00
Lynchburg city bonds,	500 00	460 00
32 shares Nat'l Bank of Virginia,	-	3,200 00
20 " Richmond Female Institute,	-	600 00
Discount bills,	-	25,360 63
		$157,702 63

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
James River and Kanawha Co. bonds,	$800 00	$500 00
Richmond Stove Co. stock,	4,800 00	4,400 00
City Savings Bank stock,	450 00	150 00
Old Dominion S. S. Co. stock,	450 00	397 50
Virginia State Ins. Co. stock,	2,800 00	2,000 00
Bank of Clarksville stock, / Old Dominion S. S. Co. stock,	1,300 00	1,000 00
Citizen Bank of Richmond stock,	2,250 00	2,000 00
Merchants and Planters' Sav. Bank stock,	3,375 00	500 00
Wilmington city bonds, 8s,	3,510 00	3,018 80
South Side R. R. bonds,	250 00	125 00
Virginia Central R. R. coupon,	500 00	400 00
Richmond Paper Manuf. Co. stock,	3,000 00	1,500 00
Citizens' Bank of Petersburg,	1,000 00	600 00
Petersburg Sav. and Ins. Co.,	2,020 00	1,000 00
Richmond city stock,	1,683 00	1,200 00
Virginia State Ins. Co. stock,	280 00	200 00
City Savings Bank stock,	2,250 00	2,000 00
Nashville city bonds,	500 00	300 00

Nat'l Bank of Virginia, ...		
Union Bank of Richmond, ...	$1,205 00	$1,000 00
City Savings Bank, ...		
Wilmington city bonds, ...	1,170 00	750 00
Union Bank stock, ...	480 00	400 00
	$34,073 00	$23,441 30

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate, . .	$40,000 00	
Loans on mortgage of real estate (first liens),*	260,837 43	
Interest due or accrued thereon, . . .	16,800 00	
Stocks, bonds, etc., as per schedule, . . .	157,702 63	
Loans on collateral security, as per schedule, .	23,441 30	
Cash in the office of the company, . . .	917 65	
deposited in Nat'l Bank of Va., . .	19,306 60	
Interest due and accrued, ...	3,972 00	
Premiums in course of collection (net), . .	25,500 00	
Notes taken for marine and inland risks, . .	21,827 30	
Bills receivable, $12,146.54; rents due and accrued, $2,096; state debt certif., $150, . .	14,392 54	
Gross Assets, ...		$584,697 45

LIABILITIES.

Losses claimed and reported, ...	$23,690 09	
disputed or resisted, ...	16,375 00	
Unearned premiums on outstanding risks, .	154,239 50	
Dividends to stockholders unpaid, . . .	855 25	
State and local taxes, ...	2,000 00	
Bills payable, ...	1,000 00	
Gross Liabilities, except capital, . .		198,159 84
Surplus as regards Policy-holders, ...		$386,537 61
Paid-up capital, ...		250,000 00
Surplus over Capital, ...		$136,537 61

INCOME.

Cash received for fire premiums, . . .	$198,108 18	
Deduct re-insurance, rebate and return prem's,	5,260 10	
Net cash received for fire premiums, . .		$192,848 08
Cash received for marine and inland prem's, ...		919 62
Unpaid premium notes received during the year, ... $24,327 30		
Interest received on bonds and mortgages, ...		20,252 63

* Value of lands mortgaged, ...	$240,000 00
Value of buildings thereon, ...	358,123 00
Total value of property mortgaged, ...	$598,123 00
Amount of insurance held as collateral, ...	238,950 00

Interest and dividends received from all other sources,		$11,107 98
Income from rents,		1,708 28
Gross Cash Income,		$226,836 59

Expenditures.

Cash paid for fire losses,	$82,212 44	
Deduct salvage and re-insurance,	270 90	
Net cash paid for fire losses,		$81,941 54
Cash dividends paid,		40,291 00
paid for commissions and brokerage,		23,542 96
for salaries of officers and employés,		18,882 41
for state and local taxes,		8,082 71
Gross Cash Expenditures,		$172,740 62

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$13,277,488 00	$250,749 20
written during 1876,	14,008,360 00	189,333 03
Total,	$27,285,848 00	$440,082 23
Deduct risks expired and terminated,	12,380,204 00	173,028 81
In force at end of year,	$14,905,644 00	$267,053 42
Deduct amount re-insured,	172,099 00	4,066 17
Net amount in force,	$14,733,545 00	$262,987 25
Marine risks written during 1876,	$218,577 00	$1,501 00
Deduct risks expired and terminated,	218,577 00	1,501 00

Miscellaneous.

Cash dividends declared from organization of company,	$1,007,036 00
Dividends declared during the year (16 per cent.),	40,000 00
Losses incurred during the year,	85,733 54
Company's stock owned by directors,	13,775 00

WATERTOWN FIRE INSURANCE COMPANY, WATERTOWN, N. Y.

[Incorporated December 7, 1867. Commenced business December 9, 1867.]

PAID-UP CAPITAL, $200,000.

WILLARD IVES, *President.* *Secretary*, JESSE M. ADAMS.

Office at Watertown.

Attorney to accept service, S. C. WARRINER, *Springfield.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States reg'd bonds, 5s,	$100,000 00	$112,000 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Jefferson county bonds,	$1,350 00	
Champion town bonds,	700 00	$2,000 00
Oswego city bonds,	100 00	
United States 5-20 bonds,	230 00	
Merchants' Bank stock,	3,000 00	3,000 00
Northern Ins. Co. stock,	500 00	
Agricultural Ins. Co. stock,	875 00	1,300 00
Merchants' Bank stock,	1,300 00	
Agricultural Ins. Co. stock,	1,750 00	1,000 00
Homestead Fire Ins. Co. stock,	1,300 00	1,400 00
Agricultural Ins. Co. stock,	875 00	
Merchants' Bank stock,	1,300 00	1,700 00
Agricultural Ins. Co. stock,	875 00	
" " "	15,575 00	8,313 17
Merchants' Bank stock,	1,300 00	1,600 00
Agricultural Ins. Co. stock,	875 00	
Davis S. M. guaranteed bonds,	1,000 00	3,402 38
Agricultural Ins. Co. stock,	3,500 00	
Bond and mortgage,	700 00	700 00
Agricultural Ins. Co. stock,	7,000 00	4,000 00
Nat'l Union Bank stock,	1,650 00	1,000 00
Bond and mortgage,	900 00	
Agricultural Ins. Co. stock,	11,385 00	6,500 00
Merchants' Bank stock,	1,500 00	1,500 00
Rome, Wat. and O. R. R. stock,	100 00	
Merchants' Bank stock,	1,300 00	1,200 00
Agricultural Ins. Co. stock,	10,500 00	6,077 31
" " "	17,500 00	11,000 00
Bond and mortgage,	25,000 00	25,000 00
" "	1,000 00	700 00
" "	350 00	350 00
Agricultural Ins. Co.,	875 00	450 00
	$116,165 00	$82,192 86

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$7,289 40	
Loans on mortgage of real estate (first liens),*	359,237 70	
Interest due or accrued thereon,	17,211 56	
Stocks, bonds, etc., as per schedule,	112,000 00	
Loans on collateral security, as per schedule,	82,192 86	
Cash in the office of the company,	6,489 42	
deposited in Union Nat'l Bank,	23,529 51	
Interest due and accrued,	2,190 00	
Premiums in course of collection (net),	115,678 63	
Gross Assets,		$725,819 08

Liabilities.

Losses adjusted, unpaid,	$5,094 06	
claimed and reported,	16,329 34	
disputed or resisted,	7,250 00	
Total amount of losses,	$28,673 40	
Salvage claims,	3,500 00	
Net amount of unpaid losses,	$25,173 40	
Unearned premiums on outstanding risks,	433,602 72	
Due and accrued for rent, salaries, etc.,	300 00	
State and local taxes,	1,988 24	
Gross Liabilities, except capital,		461,064 36
Surplus as regards Policy-holders,		$264,754 72
Paid-up capital,		200,000 00
Surplus over Capital,		$64,754 72

Income.

Cash received for fire premiums,	$353,595 26	
Deduct re-insurance, rebate and return prem's,	22,396 69	
Net cash received for fire premiums,		$331,198 57
Unpaid premium notes received during the year,	$16,598 52	
Interest received on bonds and mortgages,		25,200 00
Interest and dividends received from all other sources,		5,925 41
Gross Cash Income,		$362,323 98

Expenditures.

Cash paid for fire losses,	$200,137 56
dividends paid,	20,000 00

* Value of lands mortgaged,	$799,725 00
Value of buildings thereon,	444,975 00
Total value of property mortgaged,	$1,244,700 00
Amount of insurance held as collateral,	256,650 00

Cash paid for commissions and brokerage,	$63,897 53
for salaries of officers and employés,	13,050 00
for state and local taxes,	10,940 40
for office, agency and incidental expenses,	41,987 68
Gross Cash Expenditures,	$350,013 17

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$109,193,744 00	$837,346 83
written during 1876,	48,722,500 00	378,476 53
Total,	$157,916,244 00	$1,215,823 36
Deduct risks expired and terminated,	52,247,351 00	338,184 21
In force at end of year,	$105,668,893 00	$877,639 15

Miscellaneous.

Premiums received from organization of company,	$1,796,796 30
Losses paid from organization of company,	760,924 87
Cash dividends declared from organization of company,	160,000 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	215,510 96
Company's stock owned by directors,	124,100 00

WESTCHESTER FIRE INSURANCE COMPANY, NEW ROCHELLE, N. Y.

[Incorporated March 14, 1837. Commenced business as joint-stock January 1, 1870.]

Paid-up Capital, $300,000.

Geo. J. Penfield, *President.* *Secretary*, Geo. R. Crawford.

Office at New Rochelle.

Attorney to accept service, Milton Clark, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 5-20 reg'd bonds, 1865,	$230,000 00	$257,600 00
" " " " " 1867,	75,000 00	87,375 00
" " " " " 6s, 1881,	15,000 00	17,550 00
" " 10-40 bonds,	10,000 00	11,375 00
" " 5-20 coupon bonds,	55,000 00	62,150 00
New York bounty bonds,	14,000 00	14,140 00
Westchester county bonds,	4,000 00	4,200 00
Central Pacific R. R. bonds,	20,000 00	21,850 00
Chesapeake and Ohio R. R. bonds,	10,000 00	3,000 00
Manuf. and Mechanics' Bank stock,	6,000 00	4,800 00
	$439,000 00	$484,040 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
5 shares Huguenot Park Assoc.,	$5,000 00	$3,600 00
United States 5-20 bonds,	1,511 00	1,350 00
160 shares Poughkeepsie Gas Co.,	5,000 00	2,000 00
25 " Pacific Bank,	1,400 00	1,500 00
3 " Park Bank,	450 00	
150 " Citizens' Bank,	6,000 00	2,000 00
19 " Central Bank, Westchester,	1,900 00	2,500 00
25 " Taylor Iron Works,	2,500 00	
60 " Harlem and Fordham R. R.,	1,200 00	
Bond and mortgage assigned,	500 00	500 00
100 shares Bowery Bank,	14,500 00	10,000 00
	$39,961 00	$23,450 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$28,000 00	
Loans on mortgage of real estate (first liens),*	186,200 00	
Interest due and accrued thereon,	7,549 31	
Stocks, bonds, etc., as per schedule,	484,040 00	
Loans on collateral security, as per schedule,	23,450 00	
Cash in the office of the company,	1,490 60	
deposited in various banks,	39,026 17	
Interest due and accrued,	875 40	
Premiums in course of collection (gross),	90,777 79	
Gross Assets,		$861,409 27

Liabilities.

Losses claimed and reported,	$6,250 00	
disputed or resisted,	5,000 00	
Unearned premiums on outstanding risks,	344,267 60	
Commissions and brokerage,	4,391 64	
Gross Liabilities, except capital,		359,909 24
Surplus as regards Policy-holders,		$501,500 03
Paid-up capital,		300,000 00
Surplus over Capital,		$201,500 03

Income.

Cash received for fire premiums,	$776,037 08	
Deduct re-insurance, rebate and return prem's,	69,437 87	
Net cash received for fire premiums,		$706,599 21
Interest received on bonds and mortgages,		12,400 60
Interest and dividends received from all sources,		28,054 49
Gross Cash Income,		$747,054 30

* Value of lands mortgaged,	$196,000 00
Value of buildings thereon,	305,100 00
Total value of property mortgaged,	$501,100 00
Amount of insurance held as collateral,	235,250 00

Expenditures.

Cash paid for fire losses,	$442,929 68
dividends paid,	27,538 00
paid for commissions and brokerage,	120,644 12
for salaries of officers and employés,	29,500 00
for state and local taxes,	16,322 02
for office, agency and incidental expenses,	83,850 26
Gross Cash Expenditures,	$720,784 08

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$72,112,806 00	$746,581 41
written during 1876,	67,625,304 00	776,037 08
Total,	$139,738,110 00	$1,522,618 49
Deduct risks expired and terminated,	73,161,215 00	808,640 57
In force at end of year,	$66,576,895 00	$713,977 92
Deduct amount re-insured,	564,105 00	6,238 03
Net amount in force,	$66,012,790 00	$707,739 89

Miscellaneous.

Premiums received from organization of company,	$5,000,958 45
Losses paid from organization of company,	2,655,283 92
Dividends declared during the year,	27,500 00
Losses incurred during the year,	412,233 34

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY, BROOKLYN, N. Y.

[Incorporated March, 1853. Commenced business, March, 1853.]

Paid-up Capital, $250,000.

Edmund Driggs, *President.* *Secretary*, N. W. Meserole.

Office, Corner Broadway and First Street.

Attorney to accept service, John W. Porter, *Boston*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States reg'd bonds, 5s, 1881,	$11,000 00	$12,237 50
" " 5-20 reg'd bonds, 1865,	30,000 00	33,075 00
" " reg'd bonds, 6s, 1881,	60,000 00	68,400 00
" " currency bonds, 6s,	40,000 00	48,800 00
" " 10-40 bonds,	57,000 00	63,967 50
Union Ferry Co. stock,	10,600 00	14,416 00
Mechanics and Traders' Bank stock, Greenpt.,	8,000 00	7,600 00
Grand St. and Newtown R. R. stock,	25,000 00	22,500 00

Nassau Nat'l Bank stock, Brooklyn,	$1,000 00	$1,650 00
Long Island Bank stock, Brooklyn,	5,000 00	6,650 00
First Nat'l Bank stock, Brooklyn,	3,000 00	5,700 00
People's G. L. Co. stock, Brooklyn,	26,000 00	16,900 00
Metropolitan G. L. Co. stock, Brooklyn,	5,000 00	4,250 00
Citizens' G. L. Co. stock, Brooklyn,	7,120 00	8,544 00
Dry Dock, E. Br'dway and Battery R. R. stock,	20,000 00	20,000 00
Grand St. and Newtown R. R. stock,	10,000 00	10,000 00
	$318,720 00	$344,690 00

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Manufacturers' Nat'l Bank (N. Y.) stock,	$2,940 00	$2,000 00
First Nat'l Bank (Brooklyn) stock,	5,700 00	7,000 00
Brooklyn City and N. R. R. 1st mort. bonds,	3,600 00	
First Nat'l Bank (Brooklyn) stock,	1,900 00	2,000 00
Broadway R. R. Co. (Brooklyn) stock,	1,500 00	
Pacific Bank (N. Y.) stock,	4,350 00	5,000 00
Metropolitan Gas. Co. (Brooklyn) stock,	1,700 00	
People's Gas Co. (Brooklyn) stock,	650 00	490 00
South Side R. R. Co. (L. I.) stock,	3,000 00	3,000 00
Manufacturers' Nat'l Bank (N. Y.) stock,	1,352 40	1,900 00
Delaware and Hudson Canal Co. stock,	2,520 00	
Bank of New York stock,	720 00	500 00
Grand St. and Newtown R. R. stock,	900 00	600 00
" " " " "	900 00	600 00
Manufacturers' Nat'l Bank (N. Y.) stock,	1,176 00	1,000 00
Merchants' Ins. Co. stock,	3,200 00	1,500 00
Park Avenue R. R. stock,	1,900 00	2,000 00
Brooklyn City, Hunter's Point and Prospect Park R. R. bonds,	950 00	
Brooklyn Gas Light Co. stock,	11,400 00	10,000 00
First Nat'l Bank (Brooklyn) stock,	2,470 00	1,100 00
Broadway R. R. Co. (Brooklyn) bonds,	2,000 00	1,600 00
Fourth Nat'l Bank (N. Y.) stock,	1,980 00	800 00
Union Ferry Co. stock,	816 00	600 00
Equitable G. L. and Construction Co.,	2,000 00	1,200 00
Savings Bank Book assigned,	1,600 00	400 00
First Nat'l Bank (Brooklyn) stock,	3,800 00	2,000 00
Mechanics' Bank (Brooklyn) stock,	2,125 00	10,000 00
Baltimore Gas Co. stock,	11,250 00	
Lafayette Ins. Co. (Brooklyn) stock,	2,250 00	1,750 00
People's Gas Light Co. (Brooklyn) stock,	325 00	
	$80,974 40	$56,940 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$74,433 84	
Loans on mortgage of real estate (first liens),*	270,100 00	
Interest due or accrued thereon,	4,641 58	
Stocks, bonds, etc., as per schedule,	344,690 00	
Loans on collateral security, as per schedule,	56,940 00	
Cash in the office of the company,	5,702 61	
deposited in various banks,	48,917 20	
Interest due and accrued,	7,036 12	
Premiums in course of collection (gross),	33,969 16	
Salvage on losses paid, $2,055 28		
Rents due and accrued, 25 00		
	2,080 28	
Gross Assets,		†$848,510 79

Liabilities.

Losses adjusted, unpaid,	$2,543 33	
claimed and reported,	9,816 73	
disputed or resisted,	6,950 00	
Unearned premiums on outstanding risks,	164,648 28	
Dividends to stockholders unpaid,	50 00	
Due and accrued for rent, salaries, etc.,	2,583 33	
Commissions and brokerage,	5,095 37	
Gross Liabilities, except capital,		191,687 04
Surplus as regards Policy-holders,		$656,823 75
Paid-up capital,		250,000 00
Surplus over Capital,		$406,823 75

Income.

Cash received for fire premiums,	$375,125 52	
Deduct re-insurance, rebate and return prem's,	16,967 93	
Net cash received for fire premiums,		$358,157 59
Cash received for marine and inland prem's,		1,097 67
Interest received on bonds and mortgages,		18,576 74
Interest and dividends received from all other sources,		18,356 48
Income from all other sources; viz., rents, $792.49; prem. on gold sold, $798.81,		1,591 30
Gross Cash Income,		$397,779 78

* Value of lands mortgaged,	$273,150 00
Value of buildings thereon,	307,875 00
Total value of property mortgaged,	$581,025 00
Amount of insurance held as collateral,	229,100 00

† Including $187,000 special reserve fund, held under New York law.

Expenditures.

Cash paid for fire losses,	$150,026 23	
Deduct salvage and re-insurance,	2,220 07	
Net cash paid for fire losses,		$147,806 16
Cash paid for marine and inland losses,		5,001 56
dividends paid,		49,950 00
paid for commissions and brokerage,		57,177 61
for salaries of officers and employés,		45,710 28
for state and local taxes,		2,476 87
for office, agency and incidental expenses,		49,374 77
Gross Cash Expenditures,		$357,497 25

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$50,256,826 00	$357,423 60
written during 1876,	53,618,274 00	379,744 07
Total,	$103,875,100 00	$737,167 67
Deduct risks expired and terminated,	53,007,658 00	409,484 06
In force at end of year,	$50,867,442 00	$327,683 61
Deduct amount re-insured,	316,876 00	2,929 19
Net amount in force,	$50,550,566 00	$324,754 42
Marine risks written during 1876,	$231,135 00	$1,268 90
Deduct risks expired and terminated,	231,135 00	1,268 90

Miscellaneous.

Premiums received from organization of company,	$4,859,670 61
Losses paid from organization of company,	2,689,133 28
Cash dividends declared from organization of company,	515,000 00
Dividends declared during the year (20 per cent.),	50,000 00
Losses incurred during the year,	157,761 54
Company's stock owned by directors,	93,550 00

AGGREGATE.

Capital Stock.	
Outstanding capital actually paid up in cash, . .	$40,276,225 00
Assets.	
Gross present Assets, ...	$117,551,275 28
Liabilities.	
Gross present Liabilities, ...	$36,243,446 94
Income.	
Cash actually received for fire premiums, . . .	$36,523,488 88
for marine and inland premiums, ...	10,417,462 26
for interest and dividends from all sources, . .	5,691,052 15
from all other sources, ...	380,769 59
Gross Cash Income, ...	$53,012,772 88
Expenditures.	
Cash actually paid during the year for fire losses, .	$18,870,056 14
for marine and inland losses, ...	5,842,103 22
for dividends to stockholders, ...	5,778,136 20
for interest to scripholders, ...	} 904,599 03
for redemption of scrip, ...	
for brokerage and commissions on premiums, .	6,342,177 35
for salaries and pay of officers and employés, .	3,972,028 35
for state and local taxes, ...	1,110,758 26
for office, agency and incidental expenses, . .	3,704,933 18
Gross Cash Expenditures, ...	$46,524,791 73
Miscellaneous.	
Whole amount of fire risks written during the year, .	$3,824,803,150 01
premiums charged or receivable thereon, . .	39,078,525 48
marine and inland risks written during the year,	964,526,666 72
premiums charged or receivable thereon, . .	11,888,111 45
fire risks terminated during the year, . . .	3,780,179,008 38
marine and inland risks terminated, . . .	967,584,474 31
fire risks outstanding at end of year, . . .	3,814,285,337 93
marine and inland risks outstanding, . . .	153,397,841 36
notes received during the year for fire risks, .	63,551 33
for marine and inland risks, ...	2,732,675 67
dividends declared, ...	5,141,922 00
losses incurred, ...	23,180,056 67

UNITED STATES BRANCHES OF

FOREIGN FIRE

INSURANCE COMPANIES.

Detailed Statement of Assets and Liabilities, with Abstract of Annual Statements, for the Year ending December 31, 1876.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE COMPANY, TORONTO, CANADA.

Attorney to accept service, WILLIAM A. BEATTIE, *Boston*.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$375,000 00	$450,000 00
Dominion government bonds,	53,500 00	53,500 00
Canadian Bank of Commerce stock,	25,680 00	31,329 60
Dominion Bank stock,	10,700 00	13,910 00
Ontario Bank stock,	12,626 00	12,973 21
Federal Bank stock,	4,494 00	4,547 50
	$482,000 00	$566,260 31

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$566,260 31	
Cash in the office of the company,	38,758 65	
deposited in various banks,	27,565 97	
Interest due and accrued,	11,565 00	
Premiums in course of collection (gross),	17,432 18	
Notes taken for marine and inland risks,	2,796 79	
Bills receivable,	1,690 91	
Gross Assets,		$666,069 81

LIABILITIES.

Losses claimed and reported,	$30,418 01	
disputed or resisted,	10,000 00	
Total amount of losses,	$40,418 01	
Less re-insurance,	1,328 33	
Net amount of unpaid losses,	$39,089 68	
Unearned premiums on outstanding risks,	192,696 18	
State and local taxes,	1,000 00	
Commissions and brokerage,	1,743 21	
Re-insurance,	7,578 20	
Gross Liabilities,		242,107 27
Surplus,		$423,962 54

Income.

Cash received for fire premiums,	$448,516 89	
Deduct re-insurance, rebate and return prem's,	66,379 63	
Net cash received for fire premiums,		$382,137 26
Cash received for marine and inland premiums,	$15,560 56	
Deduct re-insurance, rebate and return prem's,	1,914 19	
Net cash received for marine and inl'd prem's,		13,646 37
Unpaid premium notes received during the year,	$2,796 79	
Interest and dividends received from all sources,		17,694 29
Gross Cash Income,		$413,477 92

Expenditures.

Cash paid for fire losses,	$161,095 88	
Deduct salvage and re-insurance,	4,057 40	
Net cash paid for fire losses,		$157,038 48
Cash paid for marine and inland losses,	$14,309 88	
Deduct salvage and re-insurance,	591 83	
Net cash paid for marine and inland losses,		13,718 05
Cash paid for commissions and brokerage,		74,208 96
for state and local taxes,		5,464 81
for office, agency and incidental expenses,		30,924 23
Gross Cash Expenditures,		$281,354 53

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$15,814,871 00	$224,265 42
written during 1876,	36,973,942 00	407,206 98
Total,	$52,788,813 00	$631,472 40
Deduct risks expired and terminated,	23,677,983 00	246,568 60
In force at end of year,	$29,110,830 00	$384,903 80
Deduct amount re-insured,	1,728,720 00	22,634 78
Net amount in force,	$27,382,110 00	$362,269 02
Marine risks outstanding December 31, 1875,	$300,100 00	$6,495 53
written during 1876,	2,417,975 00	13,922 31
Total,	$2,718,075 00	$20,417 84
Deduct risks expired and terminated,	2,378,275 00	15,071 39
In force at end of year,	$339,800 00	$5,346 45

UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY, LONDON, ENG.

Resident Manager, E. ALLIGER.

Office, No. 120 Broadway, New York.

Attorney to accept service, UBERTO C. CROSBY, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 5s,	$300,000 00	$336,000 00
" " 5-20 bonds,	300,000 00	330,750 00
	$600,000 00	$666,750 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$666,750 00	
Cash in the office of the company,	5,290 07	
deposited in Nat'l Bank of Commerce,	17,071 44	
Interest due and accrued,	2,672 18	
Premiums in course of collection (gross),	111,602 40	
Notes taken for marine and inland risks,	10,003 85	
Gross Assets,		$813,389 94

LIABILITIES.

Losses adjusted, unpaid,	$9,118 34	
claimed and reported,	38,012 29	
disputed or resisted,	11,413 85	
Total amount of losses,	$58,544 48	
Less re-insurance,	2,422 50	
Net amount of unpaid losses,	$56,121 98	
Unearned premiums on outstanding risks,	323,093 21	
Commissions and brokerage,	10,279 00	
Gross Liabilities,		389,494 19
Surplus,		$423,895 75

INCOME.

Cash received for fire premiums,	$710,661 28	
Deduct re-insurance, rebate and return prem's,	113,783 84	
Net cash received for fire premiums,		$596,877 44
Gross Cash Income,		$596,877 44

EXPENDITURES.

Cash paid for fire losses,	$297,083 04	
Deduct salvage and re-insurance,	869 73	
Net cash paid for fire losses,		$296,213 31

Cash paid for commissions and brokerage,	$89,531 61
for salaries of officers and employés,	35,320 76
for state and local taxes,	19,784 11
for rent and incidental expenses,	25,320 59
Gross Cash Expenditures,	$466,170 38

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 1, 1875,	$60,804,369 00	$772,088 81
written during 1876,	61,336,141 00	710,661 28
Total,	$122,140,510 00	$1,482,750 09
Deduct risks expired and terminated,	71,223,403 00	856,155 81
In force at end of year,	$50,917,107 00	$626,594 28
Deduct amount re-insured,	927,694 00	14,325 85
Net amount in force,	$49,989,413 00	$612,268 43

UNITED STATES BRANCH OF THE GUARDIAN FIRE AND LIFE ASSURANCE COMPANY, LONDON, ENG.

H. E. BOWERS, *Manager.*

Office, No. 60 Wall Street, New York.

Attorney to accept service, E. G. SNOW, Jr., *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 5s, 1881,	$450,000 00	$504,000 00
" " " 6s, 1881,	100,000 00	113,750 00
" " 10-40 bonds,	85,000 00	96,368 75
	$635,000 00	$714,118 75

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$714,118 75	
Cash deposited in various banks,	36,689 98	
Interest due and accrued,	5,528 33	
Premiums in course of collection (gross),	16,967 94	
Gross Assets,		$773,305 00

LIABILITIES.

Losses claimed and reported,	$2,096 67
Unearned premiums on outstanding risks,	53,611 51
Due and accrued for rent, salaries, etc.,	898 33
State and local taxes,	1,092 84

Commissions and brokerage,	$2,650 70	
Return premiums,	330 60	
Gross Liabilities,		$60,680 65
Surplus,		$712,624 35

INCOME.

Cash received for fire premiums,	$129,773 51	
Deduct re-insurance, rebate and return prem's,	27,095 82	
Net cash received for fire premiums,		$102,677 69
Interest and dividends received from all sources,		35,905 01
Gross Cash Income,		$138,582 70

EXPENDITURES.

Cash paid for fire losses,	$40,090 85
for salaries of officers and employés,	23,202 71
for state and local taxes,	3,735 18
for office and incidental expenses,	10,601 83
Gross Cash Expenditures,	$77,630 57

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$10,636,475 88	$97,796 51
written during 1876,	23,254,410 24	135,056 75
Total,	$33,890,886 12	$232,853 26
Deduct risks expired and terminated	22,550,151 65	132,312 47
In force at end of year,	$11,340,734 47	$100,540 79
Deduct amount re-insured,	42,500 00	386 25
Net amount in force,	$11,298,234 47	$100,154 54

UNITED STATES BRANCH OF THE HAMBURG-BREMEN INSURANCE COMPANY, HAMBURG, GERMANY.

Resident Manager, SOPHUS V. DORRIEN.

Office, No. 178 Broadway, New York.

Attorney to accept service, NATHANIEL FOSTER, JR., *Belmont.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$500,000 00	$563,213 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$563,213 00	
Cash deposited in various banks,	68,190 63	
Premiums in course of collection (net),	36,383 68	
Gross Assets,		$667,787 31

Liabilities.

Losses adjusted, unpaid, claimed and reported, disputed or resisted,	$18,298 00	
Unearned premiums on outstanding risks,	166,640 04	
Gross Liabilities,		$184,938 04
Surplus,		$482,849 27

Income.

Cash received for fire premiums,	$367,624 78	
Deduct re-insurance, rebate and return prem's,	42,620 55	
Net cash received for fire premiums,		$325,004 23
Interest received on bonds,		23,152 02
Gross Cash Income,		$348,156 25

Expenditures.

Cash paid for fire losses,	$136,091 88
for commissions and brokerage,	63,831 63
for salaries of officers and employés,	12,268 34
for state and local taxes,	4,457 07
for office, agency and incidental expenses,	19,479 81
Gross Cash Expenditures,	$236,128 73

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$28,386,609 00	$328,052 82
written during 1876,	36,412,664 00	372,232 52
Total,	$64,799,273 00	$700,285 34
Deduct risks expired and terminated,	37,178,638 00	386,652 89
In force at end of year,	$27,620,635 00	$313,632 45
Deduct amount re-insured,	104,000 00	468 36
Net amount in force,	$27,516,635 00	$313,164 09

UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENG.

Resident Manager, RICHARD D. ALLIGER.

Office, No. 33 Pine Street, New York.

Attorney to accept service, JOHN C. PAIGE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$823,300 00	$867,035 00
Alabama state bonds,	10,000 00	3,400 00
Tennessee state bonds,	20,000 00	8,600 00
South Carolina state bonds,	20,000 00	7,800 00
	$873,300 00	$886,835 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$886,835 00	
Cash in the office of the company,	193 73	
deposited in Nat'l Shoe and Leather B'k,	13,732 68	
Premiums in course of collection (gross),	7,767 66	
Gross Assets,		$908,529 07

LIABILITIES.

Losses adjusted, unpaid,	$2,700 00	
disputed or resisted,	23,755 12	
Unearned premiums on outstanding risks,	239,770 00	
Commissions and brokerage,	1,746 72	
Gross Liabilities,		267,971 84
Surplus,		$640,557 23

INCOME.

Cash received for fire premiums,	$362,027 30	
Deduct re-insurance, rebate and return prem's,	42,714 69	
Net cash received for fire premiums,		$319,312 61
Interest and dividends received from all sources,		36,854 96
Gross Cash Income,		$356,167 57

EXPENDITURES.

Cash paid for fire losses,	$162,912 63	
Deduct salvage and re-insurance,	331 93	
Net cash paid for fire losses,		$162,580 70
Cash paid for commissions and brokerage,		47,806 26
for salaries of officers and employés,		23,445 62
for state and local taxes,		15,984 23
Gross Cash Expenditures,		$249,816 81

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$47,646,968 00	$486,210 42
written during 1876,	34,434,365 00	362,027 30
Total,	$82,081,333 00	$848,237 72
Deduct risks expired and terminated,	50,466,784 00	440,334 69
In force at end of year,	$31,614,549 00	$407,903 03
Deduct amount re-insured,	108,730 00	749 78
Net amount in force,	$31,505,819 00	$407,153 25

UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENGLAND.

Resident Manager, Henry Robertson.

Office, No. 187 Broadway, New York.

Attorney to accept service, Wm. H. Ellison, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States 5-20 bonds,	$200,000 00	$228,000 00
" " 1881 bonds,	200,000 00	222,500 00
	$400,000 00	$450,500 00

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$450,500 00	
Cash deposited in Chatham Nat'l Bank,	13,496 17	
Premiums in course of collection (gross),	31,113 32	
Gross Assets,		$495,109 49

Liabilities.

Losses adjusted, unpaid,	$8,041 83	
claimed and reported,	40,516 62	
disputed or resisted,	4,000 00	
Unearned premiums on outstanding risks,	224,603 59	
State and local taxes,	1,500 00	
Commissions and brokerage,	3,500 00	
Gross Liabilities,		282,162 04
Surplus,		$212,947 45

Income.

Cash received for fire premiums,	$598,976 00	
Deduct re-insurance, rebate and return prem's,	99,315 85	
Net cash received for fire premiums,		$499,660 15
Interest and dividends received from all sources,		5,535 94
Gross Cash Income,		$505,196 09

Expenditures.

Cash paid for fire losses,	$301,757 15
for commissions and brokerage,	72,927 03
for salaries of officers and employés,	49,225 49
for state and local taxes,	19,699 90
Gross Cash Expenditures,	$443,609 57

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$38,945,964 00	$470,398 13
written during 1876,	54,410,495 00	598,976 00
Total,	$93,356,459 00	$1,069,374 13
Deduct risks expired and terminated,	60,684,207 00	642,399 12
In force at end of year,	$32,672,252 00	$426,975 01

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

Resident Manager, James E. Pulsford.

Office, No. 45 William Street, New York.

Attorney to accept service, Charles E. Guild, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$1,300,000 00	$1,499,487 50
New York state bonds, 6s,	45,000 00	54,000 00
South Carolina state bonds, 6s,	20,000 00	6,400 00
Alabama state bonds, 5s,	10,000 00	3,300 00
Mississippi pay warrants,	20,000 00	17,000 00
Richmond city bonds, 8s,	5,000 00	5,000 00
Life policy assigned,	–	2,223 65
		$1,587,411 15

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$460,000 00	
Loans on mortgage of real estate (first liens),	1,035,400 00	
Stocks, bonds, etc., as per schedule,	1,587,411 15	
Cash in the office of the company,	1,698 88	
deposited in various banks,	274,774 80	
Interest due or accrued,	24,059 04	
Premiums in course of collection (gross),	257,581 59	
Notes taken for marine and inland risks,	11,137 87	
Gross Assets,		$3,652,063 33

Liabilities.

Losses claimed and reported,	$118,626 63	
disputed or resisted,	64,613 39	
Total amount of losses,	$183,240 02	
Less re-insurance,	2,080 14	
Net amount of unpaid losses,	$181,159 88	
Unearned premiums on outstanding risks,	1,182,847 99	
Reclaimable on perpetual fire policies,	296,538 72	
Unused balances of premium notes,	125,333 50	
Commissions and brokerage,	51,516 32	
Gross Liabilities,		$1,837,396 41
Surplus,		$1,814,666 92

Income.

Cash received for fire premiums,	$2,498,246 20	
Deduct re-insurance, rebate and return prem's,	374,537 49	
Net cash received for fire premiums,		$2,123,708 71
Interest received on bonds and mortgages,		38,389 43
Interest and dividends received from all other sources,		85,403 71
Income from rents,		30,304 51
Deposits received for perpetual fire risks, $17,525.74		
Gross Cash Income,		$2,277,806 36

Expenditures.

Cash paid for fire losses,	$937,042 39	
Deduct salvage and re-insurance,	32,824 01	
Net cash paid for fire losses,		$904,218 38
Cash paid for commissions and brokerage,		329,948 09
for salaries of officers and employés,		172,747 34
for state and local taxes,		42,591 53
for office, agency and incidental expenses,		120,821 00
Deposits returned on perpetual fire risks,	$16,611 22	
Gross Cash Expenditures,		$1,570,326 34

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$202,593,240 00	$2,369,729 95
written during 1876,	278,663,358 00	2,498,246 20
Total,	$481,256,598 00	$4,867,976 15
Deduct risks expired and terminated,	276,488,684 00	2,684,081 57
In force at end of year,	$204,767,914 00	$2,183,894 58
Deduct amount re-insured,	8,836,035 00	101,995 26
Net amount in force,	$195,931,879 00	$2,081,899 32

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION OF LONDON, ENGLAND.

Resident Managers, FRAME, HARE & LOCKWOOD.

Office, No. 88 Wall Street, New York.

Attorney to accept service, AUGUSTUS N. CURRIER, *Worcester.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States reg'd bonds, 1867,	$565,000 00	$641,275 00
" " " " 1881, 6s,	175,000 00	199,062 50
	$740,000 00	$840,337 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),	$7,044 51	
Stocks, bonds, etc., as per schedule,	840,337 50	
Cash in the office of the company,	2,600 00	
deposited in various banks,	55,896 20	
Gross Assets,		$905,878 21

LIABILITIES.

Net amount of unpaid losses,	$9,100 00	
Unearned premiums on outstanding risks,	218,293 67	
Gross Liabilities,		227,393 67
Surplus,		$678,484 54

INCOME.

Cash received for fire premiums,	$416,228 51	
Deduct re-insurance, rebate and return prem's,	66,790 63	
Net cash received for fire premiums,		$349,437 88
Interest and dividends received from all sources,		22,484 37
Gross Cash Income,		$371,922 25

EXPENDITURES.

Cash paid for fire losses,	$149,325 44	
Deduct salvage and re-insurance,	5,415 82	
Net cash paid for fire losses,		$143,909 62
Cash paid for commissions and brokerage,		43,479 65
for salaries of officers and employés,		27,055 98
for state and local taxes,		16,965 81
for office, agency and incidental expenses,		33,474 53
Gross Cash Expenditures,		$264,885 59

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$42,914,590 00	$449,975 41
written during 1876,	49,247,238 00	349,437 88
Total,	$92,161,828 00	$799,413 29
Deduct risks expired and terminated,	47,353,302 00	349,871 30
In force at end of year,	$44,808,526 00	$449,541 99

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY, LONDON, ENGLAND.

Richard D. Alliger, *Resident Manager.*

Office, No. 33 Pine Street, New York.

Attorney to accept service, John C. Paige, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Market value.	Loaned thereon.
United States bonds,	$470,000 00	$541,200 00

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$541,200 00	
Cash in the office of the company,	193 73	
deposited in Nat'l Shoe and Leather Bank,	12,146 46	
Premiums in course of collection (gross),	7,767 66	
Gross Assets,		$561,307 85

Liabilities.

Losses adjusted, unpaid,	$2,700 00	
disputed or resisted,	1,362 07	
Unearned premiums on outstanding risks,	155,545 35	
Commissions and brokerage,	1,746 72	
Gross Liabilities,		161,354 14
Surplus,		$399,953 71

Income.

Cash received for fire premiums,	$361,320 08	
Deduct re-insurance, rebate and return prem's,	42,714 69	
Net cash received for fire premiums,		$318,605 39
Interest and dividends received from all sources,		23,299 25
Gross Cash Income,		$341,904 64

Expenditures.

Cash paid for fire losses,	$73,950 11
for commissions and brokerage,	47,700 18
for salaries of officers and employés,	23,095 62
for state and local taxes,	10,325 71
Gross Cash Expenditures,	$155,071 62

Risks and Premiums.

		Premiums.
Fire risks written during 1876,	$34,434,365 00	$361,320 08
Deduct risks expired and terminated,	9,965,969 00	65,716 58
In force at end of year,	$24,468,396 00	$295,603 50
Deduct amount re-insured,	108,730 00	749 78
Net amount in force,	$24,359,666 00	$294,853 72

UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY OF LONDON AND EDINBURGH, GREAT BRITAIN.

Charles E. White, Saml. P. Blagden, *Managers.*

Office, No. 54 William Street, New York.

Attorney to accept service, John W. Porter, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$1,128,000 00	$1,318,285 00
Illinois state bonds, 6s,	18,000 00	18,000 00
Alabama state bonds, 8s,	10,000 00	3,500 00
Virginia state reg'd bonds, 6s,	37,300 00	28,721 00
" " deferred certificates,	18,700 00	1,309 00
So. Carolina state funded bonds, 6s,	11,500 00	4,140 00
Tennessee state funded bonds, 6s,	26,000 00	11,440 00
New York city and county bonds, 7s,	49,000 00	53,900 00
	$1,298,500 00	$1,439,295 00

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$1,439,295 00	
Cash in the office of the Company,	123 05	
deposited in various banks,	265,507 00	
Premiums in course of collection (net),	60,693 38	
Notes taken for marine and inland risks,	1,658 10	
Gross Assets,		$1,767,276 53

Liabilities.

Losses adjusted, unpaid,	$11,396 27	
claimed and reported,	33,845 67	
disputed or resisted,	29,571 80	
Unearned premiums on outstanding risks,	705,704 30	
Gross Liabilities,		780,518 04
Surplus,		$986,758 49

Income.

Cash received for fire premiums,	$1,341,870 37	
Deduct re-insurance, rebate and return prem's,	148,040 68	
Net cash received for fire premiums,		$1,193,829 69
Interest and dividends received from all sources,		76,762 62
Gross Cash Income,		$1,270,592 31

Expenditures.

Cash paid for fire losses,	$650,553 28
for commissions and brokerage,	159,567 60
for salaries of officers and employés,	85,110 28
for state and local taxes,	30,551 70
office, agency and incidental expenses,	92,381 41
Gross Cash Expenditures,	$1,018,164 27

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$114,825,674 00	$1,557,799 18
written during 1876,	126,314,195 00	1,341,870 37
Total,	$241,139,869 00	$2,899,669 55
Deduct risks expired and terminated,	137,629,795 00	1,553,280 80
In force at end of year,	$103,510,074 00	$1,346,388 75

UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY, LIVERPOOL, ENG.

Wm. H. Ross, *Manager.*

Office, No. 216 Broadway, New York.

Attorney to accept service, A. J. Mercer, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$1,020,000 00	$1,184,650 00
Alabama state certificates,	10,000 00	3,300 00
	$1,030,000 00	$1,187,950 00

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$118,382 00	
Stocks, bonds, etc., as per schedule,	1,187,950 00	
Cash deposited in Nat'l Park Bank,	103,278 38	
Premiums in course of collection (gross),	12,960 88	
Gross Assets,		$1,422,571 26

Liabilities.

Losses claimed and reported,	$62,658 22	
disputed or resisted,	19,077 53	
Unearned premiums on outstanding risks,	442,513 81	
Due and accrued for rent,	2,000 00	
Commissions and brokerage,	948 90	
Gross Liabilities,		$527,198 46
Surplus,		$895,372 80

Income.

Cash received for fire premiums,	$1,032,604 67	
Deduct re-insurance, rebate and return prem's,	108,816 20	
Net cash received for fire premiums,		$923,788 47
Interest and dividends received from all sources,		489 82
Gross Cash Income,		$924,278 29

Expenditures.

Cash paid for fire losses,	$448,540 44	
Deduct salvage and re-insurance,	1,576 37	
Net cash paid for fire losses,		$446,964 07
Cash paid for commissions and brokerage,		138,849 81
for salaries of officers and employés,		50,721 38
for state and local taxes,		24,384 02
for office, agency and incidental expenses,		50,295 74
Gross Cash Expenditures,		$711,215 02

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	$81,863,437 00	$1,028,208 09
written during 1876,	85,928,835 00	970,670 06
Total,	$167,792,272 00	$1,998,878 15
Deduct risks expired and terminated,	102,299,728 00	1,113,334 67
In force at end of year,	$65,492,544 00	$885,543 48
Deduct amount re-insured,	31,000 00	515 85
Net amount in force,	$65,461,544 00	$885,027 63

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY, LIVERPOOL AND LONDON, ENGLAND.

Managers of the N. E. Branch, FOSTER & SCULL.

Office, No. 53 Devonshire Street, Boston.

Attorney to accept service, GEO. E. FOSTER, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$1,785,000 00	$2,139,137 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$2,139,137 50	
Cash deposited in various banks,	232,801 21	
Interest due and accrued,	43,256 25	
Premiums in course of collection (gross),	137,109 52	
Gross Assets,		$2,552,304 48

LIABILITIES.

Losses adjusted, unpaid,	$35,033 31	
claimed and reported,	97,184 02	
disputed or resisted,	20,831 99	
Unearned premiums on outstanding risks,	1,032,596 98	
Reclaimable on perpetual fire policies,	16,281 63	
Life and annuity reserve fund,	121,750 00	
Taxes, commissions, brokerage, etc.,	47,464 08	
Gross Liabilities,		1,371,142 01
Surplus,		$1,181,162 47

INCOME.

Cash received for fire premiums,	$1,808,189 42	
Deduct re-insurance, rebate and return prem's,	237,713 74	
Net cash received for fire premiums,		$1,570,475 68
Interest and dividends received from all sources,		95,014 19
Income from rents,		449 83
Gross Cash Income,		$1,665,939 70

EXPENDITURES.

Cash paid for fire losses,	$743,824 83	
Deduct salvage and re-insurance,	26,307 79	
Net cash paid for fire losses,		$717,517 04
Cash paid for commissions and brokerage,		276,796 59
for salaries of officers and employés,		91,257 90
for state and local taxes,		39,125 40
for office, agency and incidental expenses,		64,050 65
Gross Cash Expenditures,		$1,188,747 58

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$153,486,874 05	$2,163,122 97
written during 1876,	168,330,555 63	1,761,264 17
Total,	$321,817,429 68	$3,924,387 14
Deduct risks expired and terminated,	168,757,063 06	1,750,127 70
In force at end of year,	$153,060,366 62	$2,174,259 44
Deduct amount re-insured,	7,352,692 06	61,918 90
Net amount in force,	$145,707,674 56	$2,112,340 54

UNITED STATES BRANCH OF THE ROYAL CANADIAN INSURANCE COMPANY, MONTREAL, CANADA.

Charles F. Sise, *Manager N. E. Department, Boston.*

Attorney to accept service, Charles F. Sise, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States bonds,	$500,000 00	$568,675 00
N. Y. C. and Hudson R. R. R. 1st mort. bonds,	30,000 00	34,725 00
N. Y. C. and Harlem R. R. R. 1st mort. bonds,	10,000 00	12,000 00
Harlem R. R. bonds,	10,000 00	12,000 00
	$550,000 00	$627,400 00

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$627,400 00	
Cash deposited in various banks,	68,464 67	
Interest due and accrued,	12,388 73	
Premiums in course of collection (net),	83,475 66	
Notes taken for marine and inland risks,	23,820 37	
Salvage on losses paid, $6,916.66; re-insurance, $11,163.08,	18,079 74	
Gross Assets,		$833,629 17

Liabilities.

Losses adjusted, unpaid,	$42,860 42	
claimed and reported,	45,621 76	
disputed or resisted,	3,100 00	
Total amount of losses,	$91,582 18	
Less re-insurance,	8,982 18	
Net amount of unpaid losses,	$82,600 00	
Unearned premiums on outstanding risks,	381,541 98	
Gross Liabilities,		464,141 98
Surplus,		$369,487 19

Income.

Cash received for fire premiums,	$1,008,338 60	
Deduct re-insurance, rebate and return prem's,	200,646 17	
Net cash received for fire premiums,		$807,692 43
Cash received for marine and inland prem's,	$117,215 47	
Deduct re-insurance, rebate and return prem's,	45,228 61	
Net cash received for marine and inl'd prem's,		71,986 86
Interest and dividends received from all sources,		28,779 85
Gross Cash Income,		$908,459 14

Expenditures.

Cash paid for fire losses,	$463,983 35
for marine and inland losses,	83,236 02
for commissions and brokerage,	168,142 31
for salaries of officers and employés,	45,481 36
for state and local taxes,	17,022 94
for office, agency and incidental expenses,	109,030 95
Gross Cash Expenditures,	$886,896 93

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$55,193,938 00	$717,531 55
written during 1876,	83,966,498 00	1,017,397 61
Total,	$139,160,436 00	$1,734,929 16
Deduct risks expired and terminated,	70,786,178 00	913,832 07
In force at end of year,	$68,374,258 00	$821,097 09
Deduct amount re-insured,	8,236,192 00	82,461 95
Net amount in force,	$60,138,066 00	$738,635 14
Marine risks outstanding Dec. 31, 1875,	$637,652 00	$12,320 96
written during 1876,	7,574,478 00	120,069 04
Total,	$8,212,130 00	$132,390 00
Deduct risks expired and terminated,	8,045,300 00	130,203 33
In force at end of year,	$166,830 00	$2,186 67

UNITED STATES BRANCH OF THE SCOTTISH COMMERCIAL INSURANCE COMPANY, GLASGOW, SCOTLAND.

E. W. Crowell *and* W. T. Read, *Joint Resident Managers.*

Office, Nos. 40 and 42 Pine Street, New York.

Attorney to accept service, Joseph F. Hovey, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United Stated reg'd bonds,	$500,000 00	$567,260 00

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$567,260 00	
Cash in the office of the Company,	11,806 62	
deposited in Mechanics' Nat'l Bank,	4,021 00	
Interest due and accrued,	1,142 67	
Premiums in course of collection (gross),	69,670 59	
Rents due, $550; all other assets, $4,981.90,	5,531 90	
Gross Assets,		$659,432 78

Liabilities.

Losses adjusted and unpaid,	$11,432 37	
claimed and reported,	10,410 50	
disputed or resisted,	3,844 84	
Total amount of losses,	$25,687 71	
Less re-insurance,	695 48	
Net amount of unpaid losses,	$24,992 23	
Unearned premiums on outstanding risks,	200,150 54	
Due and accrued for rent, salaries, etc.,	6,402 79	
State and local taxes,	2,504 77	
Commissions and brokerage,	12,397 52	
Return premiums, $3,955.93; re-insurance, $1,477.62,	5,433 55	
Gross Liabilities,		251,881 40
Surplus,		$407,551 38

Income.

Cash received for fire premiums,	$366,714 34	
Deduct re-insurance, rebate and return prem's,	36,894 78	
Net cash received for fire premiums,		$329,819 56
Interest and dividends received from all sources,		29,239 57
Income from rents,		1,716 66
Gross Cash Income,		$360,775 79

Expenditures.

Cash paid for fire losses,	$164,962 03	
Deduct salvage and re-insurance,	10,529 68	
Net cash paid for fire losses,		$154,432 35

Cash paid for commissions and brokerage,	$59,617 83
for salaries of officers and employés,	27,668 13
for state and local taxes,	12,482 62
for office, agency and incidental expenses,	28,914 00
Gross Cash Expenditures,	$283,114 93

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$24,061,186 00	$324,471 23
written during 1876,	37,210,326 00	397,388 08
Total,	$61,271,512 00	$721,859 31
Deduct risks expired and terminated,	29,008,047 00	331,653 44
In force at end of year,	$32,263,465 00	$390,205 87
Deduct amount re-insured,	747,741 00	9,428 78
Net amount in force,	$31,515,724 00	$380,777 09

UNITED STATES BRANCH OF THE WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

Attorney to accept service, George O. Carpenter, *Boston.*

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
United States reg'd bonds,	$346,000 00	$397,810 00
Province of Quebec bonds,	104,146 66	104,146 66
Canadian Bank of Commerce stock,	26,750 00	32,902 50
Consolidated Bank of Canada stock,	26,750 00	26,750 00
	$503,646 66	$561,609 16

Summary of Assets, December 31, 1876.

Stocks, bonds, etc., as per schedule,	$561,609 16	
Cash deposited in various banks,	54,501 64	
Premiums in course of collection (gross),	50,265 32	
Notes taken for marine and inland risks,	5,307 82	
Gross Assets,		$671,683 94

Liabilities.

Losses claimed and reported,	$11,705 00	
Unearned premiums on outstanding risks,	217,265 59	
Commissions and brokerage,	8,331 89	
Gross Liabilities,		237,302 48
Surplus,		$434,381 46

Income.

Cash received for fire premiums,	$445,498 84	
Deduct re-insurance, rebate and return prem's,	47,645 22	
Net cash received for fire premiums,		$397,853 62
Cash received for marine and inland premiums,	$26,835 15	
Deduct re-insurance, rebate and return prem's,	4,027 73	
Net cash received for marine and inl'd prem's,		22,807 42
Unpaid premium notes received during the year,	$3,565 50	
Interest and dividends received from all sources,		18,614 33
Gross Cash Income,		$439,275 37

Expenditures.

Cash paid for fire losses,	$177,882 18	
Deduct salvage and re-insurance,	423 58	
Net cash paid for fire losses,		$177,458 60
Cash paid for marine and inland losses,		9,506 08
for commissions and brokerage,		83,941 02
for state and local taxes,		5,070 69
for office, agency and incidental expenses,		27,224 30
Gross Cash Expenditures,		$303,200 69

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$28,156,029 00	$374,066 81
written during 1876,	38,504,003 00	445,498 84
Total,	$66,660,032 00	$819,565 65
Deduct risks expired and terminated,	43,826,810 00	400,371 28
In force at end of year,	$22,833,222 00	$419,194 37
Marine risks outstanding Dec. 31, 1875,	$53,300 00	$3,556 00
written during 1876,	4,040,635 00	30,400 65
Total,	$4,093,935 00	$33,956 65
Deduct risks expired and terminated,	4,077,310 00	30,631 65
In force at end of year,	$16,625 00	$3,325 00

AGGREGATE.

Gross present Assets,		$17,350,338 17
Gross present Liabilities,		$7,285,682 62
Income.		
Net cash received for fire premiums,		$10,240,880 81
for marine premiums,		108,440 65
Unpaid premium notes,	$6,362 29	
Interest received from all sources,		508,839 51
Income from all other sources,		61,250 85
Total Income,		$10,919,411 82
Expenditures.		
Net cash paid for fire losses,		$4,826,759 17
for marine losses,		106,460 15
Cash paid for commissions and brokerage,		1,656,348 57
for salaries of officers and employés,		666,600 91
for state and local taxes,		267,645 72
for all other items,		612,519 04
Total Expenditures,		$8,136,333 56
Risks and Premiums.		
Fire risks written during the year,		$1,149,421,390 87
Premiums received thereon,		11,729,254 12
Marine risks written during the year,		14,033,088 00
Premiums received thereon,		164,392 00
Fire risks terminated,		1,151,896,742 71
Marine risks terminated,		14,500,885 00
Fire risks outstanding at end of year,		874,630,839 03
Marine risks outstanding at end of year,		523,255 00

STEAM-BOILER AND PLATE-GLASS

INSURANCE COMPANIES

OF OTHER STATES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH ABSTRACT OF ANNUAL STATEMENTS, FOR THE YEAR ENDING DECEMBER 31, 1876.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

HARTFORD STEAM-BOILER INSPECTION AND INSURANCE COMPANY, HARTFORD, CONN

[Incorporated June, 1866. Commenced business October, 1866.]

PAID-UP CAPITAL, $200,000.

J. M. ALLEN, *President.* *Secretary*, J. B. PEIRCE.

Office at Hartford.

Attorney to accept service, GEORGE RIPLEY, *Lowell.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Connecticut state bonds, 6s,	$100,000 00	$110,000 00
Dayton and Western R. R. bonds,	15,000 00	11,550 00
Urbana, Ill., township bonds,	4,000 00	4,000 00
City Nat'l Bank stock, Hartford,	5,000 00	4,750 00
Hartford Nat'l Bank stock,	1,300 00	1,950 00
Security Company stock, Hartford,	5,000 00	5,000 00
N. Y., N. H. and Hartford R. R. stock,	10,000 00	15,000 00
	$140,300 00	$152,250 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$69,000 00	
Interest due or accrued thereon,	1,944 90	
Stocks, bonds, etc., as per schedule,	152,250 00	
Cash in the office of the company,	1,472 27	
deposited in Conn. Riv. Banking Co.,	15,635 97	
Interest due and accrued,	3,190 00	
Premiums in course of collection (gross),	19,701 02	
Gauges, pumps, etc.,	2,400 00	
Gross Assets,		$265,594 16

* Value of lands mortgaged,	$208,400 00
Value of buildings thereon,	18,000 00
Total value of property mortgaged,	$226,400 00
Amount of insurance held as collateral,	12,000 00

Liabilities.

Losses adjusted, unpaid,	$172 54	
claimed and reported,	50 00	
Unearned premiums on outstanding risks,	61,665 81	
Gross Liabilities, except capital,		$61,888 35
Surplus as regards Policy-holders,		$203,705 81
Paid-up capital,		200,000 00
Surplus over Capital,		$3,705 81

Income.

Cash received for premiums,	$128,734 60	
Deduct re-insurance, rebate and return prem's,	8,865 23	
Net cash received for premiums,		$119,869 37
Interest received on bonds and mortgages,		6,538 64
Interest and dividends received from all other sources,		9,545 26
Income from inspection of steam-boilers,		56,380 65
Gross Cash Income,		$192,333 92

Expenditures.

Cash paid for losses,	$18,746 36
dividends paid,	20,000 00
paid for commissions and brokerage,	46,445 99
for salaries of officers and employés,	11,658 33
for state and local taxes,	2,223 98
for inspection, office and incidental expenses,	78,497 23
Gross Cash Expenditures,	$177,571 89

Risks and Premiums.

		Premiums.
Risks outstanding Dec. 31, 1875,	$14,415,449 00	$127,262 85
written during 1876,	14,358,538 00	126,934 31
Total,	$28,773,987 00	$254,197 16
Deduct risks expired and terminated,	14,815,718 00	130,865 54
In force at end of year,	$13,958,269 00	$123,331 62

Miscellaneous.

Premiums received from organization of company,	$1,128,776 03
Losses paid from organization of company,	82,860 84
Cash dividends declared from organization of company,	97,250 00
Dividends declared during the year (10 per cent.),	20,000 00
Losses incurred during the year,	13,557 79
Company's stock owned by directors,	42,440 00

KNICKERBOCKER CASUALTY INSURANCE COMPANY, NEW YORK.

[Incorporated March 20, 1876. Commenced business May 1, 1876.]

PAID-UP CAPITAL, $100,000.

THOS. A. DAVIES, *President.* *Secretary*, JOHN M. CRANE.

Office, No. 176 Broadway, N. Y.

Attorney to accept service, RICHARD POPE, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
New York state bonds,	$23,000 00	$23.230 00

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Loans on mortgage of real estate (first liens),*	$77,000 00	
Interest due or accrued thereon,	1,092 98	
Bonds, as per schedule,	23,230 00	
Cash in the office of the company,	36 96	
deposited in Real Estate Trust Co.,	10,095 21	
Interest due and accrued,	805 00	
Premiums in course of collection (gross),	2,077 30	
Salvage on losses paid,	519 00	
Rents due and accrued,	66 67	
Gross Assets,		$114,923 12

LIABILITIES.

Losses adjusted, unpaid,	$318 61	
Unearned premiums on outstanding risks,	5,416 28	
Due and accrued for rent, salaries, etc.,	83 33	
Commissions and brokerage,	519 32	
Gross Liabilities, except capital,		6,337 54
Surplus as regards Policy-holders,		$108,585 58
Paid-up capital,		100,000 00
Surplus over Capital,		$8,585 58

INCOME.

Cash received for premiums,	$9,493 11	
Deduct re-insurance, rebate and return prem's,	88 87	
Net cash received for premiums,		$9,404 24
Interest received on bonds and mortgages,		3,623 27
Interest and dividends received from all other sources,		810 02
Income from all other sources; viz., contribution of stockholders,	$10,000 00	
Gross Cash Income,		$13,837 53

* Value of lands mortgaged,	$120,000 00
Value of buildings thereon,	40,000 00
Total value of property mortgaged,	$160,000 00

EXPENDITURES.

Cash paid for losses,	$1,052 77	
Deduct salvage and re-insurance,	596 51	
Net cash paid for losses,		$456 26
Cash paid for commissions and brokerage,		1,984 96
for salaries of officers and employés,		4,387 53
for state and local taxes,		474 42
for all other items; viz., interest on borrowed money, $142.19; rent, $500.03; office, agency and incidental expenses, $5,759.97,		6,402 19
Gross Cash Expenditures,		$13,705 36

RISKS AND PREMIUMS.

		Premiums.
Risks written during 1876,	$1,747,262 00	$13,674 49
Deduct risks expired and terminated,	746,099 00	2,841 93
In force at end of year,	$1,001,163 00	$10,832 56

MISCELLANEOUS.

Premiums received from organization of company,	$9,404 24
Losses paid from organization of company,	456 26
Losses incurred during the year,	774 87
Company's stock owned by directors,	100,000 00

METROPOLITAN PLATE-GLASS INSURANCE COMPANY, NEW YORK.

[Incorporated April 22, 1874. Commenced business April 23, 1874.]

PAID-UP CAPITAL, $100,000.

HENRY HARTEAU, *President.* *Secretary*, THOMAS S. THORP.

Office, No. 61 Liberty Street, New York.

Attorney to accept service, JACOB BEAN, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$88,800 00	$101,147 50

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Stocks, bonds, etc., as per schedule,	$101,147 50	
Cash in the office of the company,	939 52	
deposited in various banks,	9,021 44	
Interest due and accrued,	180 00	
Premiums in course of collection (gross),	4,303 80	
Salvage, etc.,	6,054 76	
Gross Assets,		$121,647 02

Liabilities.

Net amount of unpaid losses,	$2,800 25	
Unearned premiums on outstanding risks,	17,575 61	
Due and accrued for rent, salaries, etc.,	25 75	
Gross Liabilities, except capital,		$20,401 61
Surplus as regards Policy-holders,		$101,245 41
Paid-up capital,		100,000 00
Surplus over Capital,		$1,245 41

Income.

Cash received for premiums,	$51,794 17	
Deduct re-insurance, rebate and return prem's,	4,712 88	
Net cash received for fire premiums,		$47,081 29
Interest and dividends received from all sources,		5,896 19
Income from all other sources,		3,308 56
Gross Cash Income,		$56,286 04

Expenditures.

Cash paid fire losses,	$18,992 60
dividends paid,	7,000 00
paid for commissions and brokerage,	8,721 82
for salaries of officers and employés,	13,235 12
for office, agency and incidental expenses,	1,249 21
Gross Cash Expenditures,	$49,198 75

Risks and Premiums.

		Premiums.
Risks outstanding December 31, 1875,	$1,179,886 00	$41,695 78
written during 1876,	1,771,493 00	53,144 79
Total,	$2,951,379 00	$94,840 57
Deduct risks expired and terminated,	1,878,589 00	59,689 35
In force at end of year,	$1,072,790 00	$35,151 22

Miscellaneous.

Premiums received from organization of company,	$128,634 63
Losses paid from organization of company,	43,589 33
Cash dividends declared from organization of company,	14,500 00
Dividends declared during the year (7 per cent.),	7,000 00
Losses incurred during the year,	17,291 31
Company's stock owned by directors,	44,500 00

UNITED STATES PLATE-GLASS INSURANCE COMPANY, PHILADELPHIA, PA.

[Incorporated April 12, 1867. Commenced business August, 1867.]

PAID-UP CAPITAL, $100,000.

JOSEPH S. CHAHOON, *President.* *Secretary*, ISAAC RINDGE.

Office, No. 134 South 4th Street.

Attorney to accept service, ROSWELL S. BARROWS, *Boston.*

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Ind'ap's, Decatur and Spring'ld R. R. bonds, .	$14,000 00	$12,280 00
70 shares Union Banking Co., ...	7,600 00	7,246 76
	$21,600 00	$19,526 76

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate, . .	$51,885 04	
Loans on mortgage of real estate (first liens),*	52,000 00	
Stocks, bonds, etc., as per schedule, . . .	19,526 76	
Cash in the office of the company and deposited in bank, ...	1,418 48	
Premiums in course of collection (net), . .	7,512 62	
Rents due, ...	1,440 34	
Salvage and glass on hand, ...	4,654 44	
Improvements and office furniture, $3,557 00		
Gross Assets, ...		$138,437 68

LIABILITIES.

Losses claimed and reported, ...	$465 00	
Unearned premiums on outstanding risks, .	8,026 26	
Due and accrued for rent, salaries, etc., . .	1,129 74	
Due for borrowed money, ...	5,231 50	
Ground rent (real estate encumbrance), . .	4,066 66	
Gross Liabilities, except capital, . .		18,919 16
Surplus as regards Policy-holders, ...		$119,518 52
Paid-up capital, ...		100,000 00
Surplus over Capital, ...		$19,518 52

INCOME.

Cash received for premiums, ...	$18,049 35	
Deduct re-insurance, rebate and return prem's,	310 01	
Net cash received for premiums, . . .		$17,739 34

* Total value of property mortgaged, ... $102,500 00
Amount of insurance held as collateral, ... 20,500 00

Interest received on bonds and mortgages,	$425 00
Income from all other sources; viz., rents, $2,964.50; glass sold, $595.89; setting glass, $936.82,	4,497 21
Gross Cash Income,	$22,661 55

EXPENDITURES.

Cash paid for losses,	$4,866 76
Interest paid,	647 93
Cash paid for commissions and brokerage,	1,793 41
for state and local taxes,	44 83
for rent,	1,800 00
for office, agency and incidental expenses,	5,051 13
Gross Cash Expenditures,	$14,204 06

RISKS AND PREMIUMS.

		Premiums.
Risks outstanding December 31, 1875,	$449,511 00	$19,188 80
written during 1876,	430,992 00	18,049 35
Total,	$880,503 00	$37,238 15
Deduct risks expired and terminated,	504,219 00	21,185 63
In force at end of year,	$376,284 00	$16,052 52

FOREIGN FIRE INSURANCE COMPANIES.

DETAILED STATEMENT OF ASSETS AND LIABILITIES OF CANADIAN COMPANIES, FOR THE YEAR ENDING DECEMBER 31, 1876, AND OF THE EUROPEAN COMPANIES, FOR THE YEAR ENDING DECEMBER 31, 1875, WITH ABSTRACT OF ANNUAL STATEMENTS.

DETAILED STATEMENT OF ASSETS AND LIABILITIES.

BRITISH AMERICA ASSURANCE COMPANY, TORONTO, CANADA.

[Incorporated 1833. Commenced business 1833.]

PAID-UP CAPITAL, $512,462.52.

P. PATERSON, *Governor.* *Manager*, F. A. BALL.

Office at Toronto.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$375,000 00	$450,000 00
Dominion Government bonds,	53,500 00	53,500 00
Toronto city debentures,	29,842 30	28,350 18
Hamilton city debentures,	6,997 80	5,598 24
Sarnia town debentures,	7,490 00	7,104 80
Simcoe town debentures,	1,070 00	1,048 60
Yorkville village debentures,	1,070 00	1,070 00
Pt. Jersey village debentures,	11,770 00	10,047 30
Middlesex county debentures,	21,400 00	20,758 00
West Gwillimbury county debentures,	1,316 10	1,239 06
Canadian Bank of Commerce stock,	25,680 00	31,329 60
Dominion Bank stock,	10,700 00	13,910 00
Ontario Bank stock,	12,626 00	12,973 21
Hamilton Bank stock,	3,745 00	3,650 84
Federal Bank stock,	4,494 00	4,547 50
Canada Perma. Loan and Savings Co.,	18,243 50	31,925 62
Imperial Building Society,	5,350 00	5,778 00
Farmers' Loan and Savings Co.,	1,551 50	1,698 89
Ontario Savings and Investment Society,	5,350 00	6,420 00
Western Canada Loan and Savings Co.,	5,992 00	8,508 64
Huron and Erie Saving and Loan Society,	43,816 50	56,961 45
Canada Landed Credit Co.,	2,327 25	2,955 60
	$649,331 95	$759,375 53

SUMMARY OF ASSETS, DECEMBER 31, 1876.

Cash value of unencumbered real estate,	$81,695 01
Loans on mortgage of real estate (first liens),	44,834 33
Interest due or accrued thereon,	2,524 27

Stocks, bonds, etc., as per schedule,		$759,375 53	
Cash in the office of the company,		47,592 00	
deposited in various banks,		66,916 52	
Interest due and accrued,		19,479 12	
Premiums in course of collection (gross),		26,438 51	
Notes taken for marine and inland risks,		39,555 81	
Salvage, $5,114.38; rents due, $256.80; re-insurance due, $275.31; bills receivable, $7,705.44; sundry accounts, $792.16,		14,144 09	
Office furniture,	$4,816 26		
Gross Assets,			$1,102,555 19

LIABILITIES.

Losses claimed and reported,		$53,939 34	
disputed or resisted,		15,564 00	
Total amount of losses,		$69,503 34	
Less re-insurance,		1,328 33	
Net amount of unpaid losses,		$68,175 01	
Unearned premiums on outstanding risks,		324,190 41	
Dividends to stockholders unpaid,		27,833 59	
State and local taxes,		1,000 00	
Commissions and brokerage,		2,643 85	
Re-insurance,		7,578 20	
Gross Liabilities, except capital,			431,421 06
Surplus as regards Policy-holders,			$671,134 13
Paid-up capital,			512,462 52
Surplus over Capital,			$158,671 61

INCOME.

Cash received for fire premiums,		$633,811 57	
Deduct re-insurance, rebate and return prem's,		94,281 50	
Net cash received for fire premiums,			$539,530 07
Cash received for marine and inl'd prem's,		$140,313 90	
Deduct re-insurance, rebate and return prem's,		24,469 80	
Net cash received for marine and inl'd prem's,			115,844 10
Unpaid premium notes received during the year,	$39,555 81		
Interest received on bonds and mortgages,			2,948 82
Interest and dividends received from all other sources,			35,678 22
Income from rents,			321 80
Gross Cash Income,			$694,323 01

EXPENDITURES.

Cash paid for fire losses,		$291,142 84	
Deduct salvage and re-insurance,		19,625 97	
Net cash paid for fire losses,			$271,516 87

Cash paid for marine and inl'd losses,	$114,350 49	
Deduct salvage and re-insurance,	30,829 48	
Net cash paid for marine and inl'd losses,		$83,521 01
Cash dividends paid,		40,631 11
paid for commissions and brokerage,		107,820 11
for salaries of officers and employés,		26,510 40
for state and local taxes,		5,464 81
for office, agency and incidental expenses,		48,970 66
Gross Cash Expenditures,		$584,434 97

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1875,	$33,786,528 00	$426,538 00
written during 1876,	55,034,279 00	587,587 74
Total,	$88,820,807 00	$1,014,125 74
Deduct risks expired and terminated,	42,281,026 00	437,973 34
In force at end of year,	$46,539,781 00	$576,152 40
Deduct amount re-insured,	2,637,417 00	33,355 85
Net amount in force,	$43,902,364 00	$542,796 55
Marine risks outstanding December 31, 1875,	$953,555 00	$48,877 15
written during 1876,	8,766,595 00	116,599 33
Total,	$9,720,150 00	$165,476 48
Deduct risks expired and terminated,	8,921,631 00	124,093 82
In force at end of year,	$798,519 00	$41,382 66
Deduct amount re-insured,	44,084 00	792 87
Net amount in force,	$754,435 00	$40,589 79

COMMERCIAL UNION INSURANCE COMPANY, LONDON, ENG.

[Incorporated September 28, 1861. Commenced business October 1, 1861.]

Paid-up Capital, $1,250,000.

Anthony J. Mundella, *Chairman.* *Secretary*, S. S. Brown.

Office, Nos. 19 and 21 Cornhill.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Cost value.
Consols,	$200,000 00	$185,482 35
New 3 per cents.,	200,000 00	183,214 16
Reduced per cents.,	100,000 00	92,537 51
Canada Dominion loan,	50,000 00	45,000 00
" " stock,	52,000 00	50,150 00
Brazilian government stock,	10,000 00	8,269 92

United States 5-20 bonds, 1867,	$325,000 00	$329,865 48
" " " " 1865,	75,000 00	78,824 00
" " new funded loan,	270,000 00	285,102 77
Belgian 3 per cent. rentes,	–	50,077 86
So. India R'y consolidated stock,	125,000 00	132,341 94
Scinde, Delhi and Punjaub R'y,	96,000 00	97,790 43
So.-Eastern R'y debenture stock,	25,000 00	27,788 57
Midland R'y debenture stock,	26,562 50	27,559 02
Lancashire and Yorkshire R'y debenture stock,	14,000 00	14,523 59
Gt. Western of Canada R'y pref. bonds,	50,000 00	41,251 20
Pennsylvania R. R. new bonds,	30,000 00	27,000 00
" " mort. bonds,	25,000 00	22,500 00
Odessa Water Works,	25,000 00	25,000 00
Ceylon Co. debenture,	25,000 00	25,000 00
New Zealand loan, etc., debentures,	100,000 00	100,000 00
London and N.-Western R'y pref'ce stock,	25,000 00	36,682 89
Gt. Northern R'y A stock,	40,000 00	60,003 88
No.-Eastern R'y pref'ce stock,	35,000 00	58,363 25
West Hartlepool R'y pref'ce stock,	40,000 00	37,435 37
Lancashire and Carlisle R'y pref'ce stock,	22,250 00	55,488 94
Manchester and Sheffield R'y pref'ce stock,	25,000 00	28,174 06
No. British R'y pref'ce stock,	25,000 00	23,993 29
No. British R'y convert. stock,	25,000 00	30,425 68
Southwark and V. Water Co. shares,	50,000 00	50,000 00
Kew and other bridges debenture bonds,	–	66,489 25
Trust and Loan Co. of Canada bonds,	25,000 00	25,000 00
Indian government 4 per cent. paper,	127,700 00	131,358 30
Canada Dominion loan,	40,000 00	36,162 51
" stock,	–	103,092 84
United States 5-20 bonds, 1865,	50,000 00	51,117 18
" " " " 1867,	100,000 00	103,429 68
Gt. Ind. Peninsula R'y stock,	25,000 00	28,706 29
Montreal city bonds,	50,000 00	46,250 00
Gt. Western R'y of Canada pref'ce bonds,	75,000 00	62,541 84
Pennsylvania R. R. new bonds,	30,000 00	27,000 00
" " mort. bonds,	25,000 00	22,500 00
Odessa Water Works Co. debenture bonds,	25,000 00	25,000 00
Trust and Loan Co. of Canada debentures,	25,000 00	25,000 00
New Zealand Loan Co. debentures,	50,000 00	50,000 00
Manchester and Sheffield R'y pref'ce stock,	25,000 00	28,174 06
No. British R'y convert. pref'ce stock,	50,000 00	60,850 76
London and No.-Western R'y ord'y stock,	25,000 00	36,682 90
No.-Eastern R'y consolid. stock,	25,000 00	41,689 37
Cornwall R'y guar. pref'ce stock,	25,000 00	27,431 25
Southwark and V. Water Co. shares,	50,000 00	50,000 00
Kew and other bridges debenture bonds,	–	66,489 00
Law Life policy,	–	4,437 67
		$3,349,250 31

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Ored Vitebsk R'y bonds,	$15,000 00	$15,000 00
Loaned on mortgage of leasehold,	–	754,920 25
on personal security,	–	45,599 08
on life policies assigned,	–	63,596 23
		$879,115 56

SUMMARY OF ASSETS, DECEMBER 31, 1875.

Cash value of unencumbered real estate,	$343,813 00	
Loans on mortgage of real estate (first liens),	930,575 18	
Interest due or accrued thereon,	6,656 56	
Stocks, bonds, etc., as per schedule,	3,349,250 31	
Loans on collateral security, as per schedule,	879,115 56	
Cash in the office of the company,	143,973 19	
deposited in various banks,	760,527 40	
Interest due and accrued,	7,368 35	
Premiums in course of collection (gross),	664,089 80	
Notes taken for fire, life, marine and inl'd risks,	53,440 63	
Re-insurance due, $18,037.17; stamps on hand, $3,821.95; suspense account, $8,513.79,	30,372 91	
Office furniture, $6,000 00		
Gross Assets,		$7,169,182 89

LIABILITIES.

Net amount of unpaid losses,	$369,255 00	
Unearned premiums on outstanding risks,	1,489,758 31	
Life and annuity reserve fund,	2,315,343 44	
Dividends to stockholders unpaid,	232 50	
Commissions and brokerage,	59,291 44	
Bills payable,	104,465 86	
Fire deposits,	202 97	
Gross Liabilities, except capital,		4,338,549 52
Surplus as regards Policy-holders,		$2,830,633 37
Paid-up capital,		1,250,000 00
Surplus over Capital,		$1,580,633 37

INCOME.

Net cash received for fire premiums,	$2,445,488 17
for marine and inl'd prem's,	1,190,099 96
Interest and dividends received from all sources,	266,163 54
Income from all other sources; viz., from life premiums, $403,788.73; annuities, $2,817.31; investment reserve, $8,132.18; fines, $370.82; transfer fees, $155.62; discount, $55.88,	415,320 54
Gross Cash Income,	$4,317,072 21

Expenditures.

Cash paid for fire losses,	$1,365,614 71
for marine and inland losses,	1,074,064 35
dividends paid,	156,273 75
paid for commissions and brokerage,	532,257 15
for salaries of officers and employés, for state and local taxes,	258,768 60
for all other items; viz., life dep't,	291,713 16
Bad debts, suspense account, etc.,	24,113 01
Gross Cash Expenditures,	$3,702,804 73

Risks and Premiums.

		Premiums.
Fire risks written during 1875,	$503,261,120 00	–
Net amount in force,	448,066,870 00	$2,336,715 00
Marine risks written during 1875,	$115,575,240 00	–
Net amount in force,	28,068,905 00	$559,520 00

Miscellaneous.

Premiums received from organization of company,	$31,639,586 00
Losses paid from organization of company,	19,114,870 00
Cash dividends declared from organization of company,	1,513,750 00
Dividends declared during the year (12½ per cent.),	156,250 00
Losses incurred during the year,	2,707,170 00
Company's stock owned by directors,	179,775 00

GUARDIAN FIRE AND LIFE INSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated December 17, 1821. Commenced business December 17, 1821.]

Paid-up Capital, £1,000,000.

Archibald Hamilton, *Chairman.* *Secretary*, Thos. G. C. Browne.

Office, No. 11 Lombard Street.

Detailed Statement of Stocks, Bonds, Etc.

	Par value.	Market value.
Reduced 3 per cent. annuities,	£34,390 3 5	£32,078 16 8
New 3 per cent. annuities,	42,192 9 10	39,344 9 11
India enfaced debentures 5s stock,	10,000 0 0	9,100 0 0
" " notes 5½s stock,	18,200 0 0	17,472 0 0
City bonds,	51,000 0 0	51,000 0 0
Gt. Eastern R. R. debentures 5s stock,	25,000 0 0	29,125 0 0
So. Eastern R. R. debentures 5s stock,	50,000 0 0	62,250 0 0
So. Western R. R. debentures 4s stock,	10,000 0 0	10,400 0 0
Gt. Western R. R. debentures 4s stock,	45,000 0 0	46,800 0 0

Gt. Western R. R. con. guar. pref'd 5s st'k,	£18,000	0	0	£21,600	0	0
Midland R. R. 4s rent charge stock,	10,000	0	0	10,000	0	0
Madras R. R. (int. guar'd) deb's 15s stock,	36,000	0	0	40,320	0	0
East India R. R. (int. guar'd) deb's 4½s st'k,	25,000	0	0	26,750	0	0
Great Eastern R. R. bonds,	50,000	0	0	50,000	0	0
Metropolitan R. R. bonds,	34,000	0	0	34,000	0	0
Tilbury and So. End R. R. bonds,	5,000	0	0	5,000	0	0
Grand Junction Water Works bonds,	10,000	0	0	10,000	0	0
Mersey Dock and Harbor Board bonds,	30,000	0	0	30,000	0	0
Land Securities Co. bonds,	20,000	0	0	20,000	0	0
London and St. Kath. Dock Co. bonds,	30,000	0	0	30,000	0	0
Prince Edward Island guar'd deben. 6s st'k,	10,000	0	0	10,600	0	0
So. Australian bonds, 5s,	7,000	0	0	7,455	0	0
Victoria (Australia) bonds, 5s,	8,000	0	0	8,600	0	0
New So. Wales government bonds, 5s,	16,600	0	0	17,762	0	0
Cape of Good Hope gov't bonds, 4½s,	9,500	0	0	9,547	10	0
Canada Dominion bonds,	20,618	11	4	20,618	11	4
United States funded bonds, 5s,	90,000	0	0	92,300	0	0
" " registered bonds, 6s,	20,000	0	0	20,900	0	0
" " 10-40 bonds, 5s,	13,000	0	0	13,520	0	0
Canada Dominion bonds, 4s, guar'd,	89,000	0	0	93,672	10	0
Life interests and policies assigned,		–		12,109	4	7
Annuities and reversions purchased,		–		16,506	1	1
Loan to London Salvage Corps,		–		150	0	0
				£898,981	3	7

Summary of Assets, December 31, 1875.

Cash value of unencumbered real estate,	£30,604	3	7	
Loans on mort. of real estate (first liens),	448,248	1	0	
Interest due or accrued thereon,	5,945	8	10	
Stocks, bonds, etc., as per schedule,	898,981	3	7	
Cash in the office of the company,	96	14	2	
deposited in various banks,	36,990	13	6	
Interest due and accrued,	13,186	19	2	
Premiums in course of collection (gross),	24,842	14	7	
Bills receivable,	2,468	14	5	
Gross Assets,*				£1,461,364 12 10

Liabilities.

Net amount of unpaid losses,	£25,691	4	7
Unearned premiums on outstanding risks,	80,000	0	0
Dividends to stockholders unpaid,	4,187	15	0
Due and accrued for rent, salaries, etc.,	1,535	14	11
Re-insurance due,	5,813	15	5

* Exclusive of Life Department.

All other liabilities, ...	£13,023 7 3	
Gross Liabilities,* except capital, .		£130,251 17 2
Surplus as regards Policy-holders, . . .		£1,131,112 15 8
Paid-up capital, ...		1,000,000 0 0
Surplus over Capital, ...		£131,112 15 8

Income.

Cash received for fire premiums, .	£215,112 5 11	
Deduct re-insurance, rebate and return prem's, ...	26,190 13 6	
Net cash received for fire premiums, .		£188,921 12 5
Interest and dividends received from all sources, .		65,812 19 2
Gross Cash Income,*		£254,734 11 7

Expenditures.

Cash paid for fire losses, . . .	£113,067 7 5	
Deduct salvage and re-insurance, . .	11,820 9 5	
Net cash paid for fire losses, . . .		£101,246 18 0
Cash d vidends paid		100,000 0 0
paid for commissions, ...		23,292 7 4
for salaries of officers and employés, . for state and local taxes, ...		22,956 5 6
for all other items, ...		1,113 7 8
Gross Cash Expenditures,*		£248,608 18 6

Miscellaneous.

Premiums received from organization of company, .	£2,663,693 0 0
Losses paid from organization of company, . .	1,278,253 0 0
Cash dividends declared from organizat'n of company,	1,974,250 0 0
Dividends declared during the year (10 per cent.), .	100,000 0 0
Losses incurred during the year, ...	101,246 0 0
Company's stock owned by directors, . . .	38,411 0 0

* Exclusive of Life Department.

HAMBURG-BREMEN FIRE INSURANCE COMPANY, HAMBURG

[Incorporated 1854. Commenced business January 1, 1855.]

PAID-UP CAPITAL, $323,400.

CONSUL H. MÜNCHMEYER, *President.*

Managing Director, ALFRED KLAUHOLD.

Office, No. 15 Rathhausmarkt.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds,	$440,000 00	$518,478 75
6 shares German Reichs Bank,	4,851 00	7,567 56
150 " Norddeutch Bank,	30,318 75	37,898 44
100 " Vereins Bank,	2,425 50	3,698 89
Hamburg govt. bonds,	7,761 60	9,158 69
German Railroad bonds,	92,856 22	80,852 42
	$578,213 07	$657,654 75

SUMMARY OF ASSETS, DECEMBER 31, 1875.

Loans on mortgage of real estate (first liens),	$130,277 26	
Stocks, bonds, etc., as per schedule,	657,654 75	
Cash in the office of the company,	3,953 67	
deposited in various banks,	199,331 77	
Premiums in course of collection (gross),	87,756 15	
Bills of exchange, prime acceptances,	155,509 43	
Gross Assets,		$1,234,483 03

LIABILITIES.

Losses claimed and reported,	$126,126 00	
Less re-insurance,	78,155 00	
Net amount of unpaid losses,	$47,971 00	
Unearned premiums on outstanding risks,	316,700 35	
Dividends to stockholders unpaid,	67,105 50	
State and local taxes,	951 50	
Re-insurance due other companies,	195,687 33	
Gross Liabilities, except capital,		628,415 68
Surplus as regards Policy-holders,		$606,067 35
Paid-up capital,		323,400 00
Surplus over Capital,		$282,667 35

INCOME.

Cash received for fire premiums,	$700,415 08	
Deduct re-insurance, rebate and return prem's,	334,031 97	
Net cash received for fire premiums,		$366,383 11
Interest and dividends received from all sources,		37,893 67
Gross Cash Income,		$404,276 78

Expenditures.

Cash paid for fire losses,	$284,964 87	
Deduct salvage and re-insurance,	167,369 95	
Net cash paid for fire losses,		$117,594 92
Cash dividends paid,		50,143 71
paid for commissions and brokerage,		110,906 25
for salaries of officers and employés,		57,726 01
for state and local taxes,		5,018 36
Gross Cash Expenditures,		$341,389 25

Risks and Premiums.

		Premiums.
Fire risks outstanding December 31, 1874,	$100,885,424 00	$557,811 74
written during 1875,	117,794,054 00	700,415 08
Total,	$218,679,478 00	$1,258,226 82
Deduct risks expired and terminated,	106,672,916 00	641,952 45
In force at end of year,	$112,006,562 00	$616,274 37
Deduct amount re-insured,	48,071,486 00	266,785 44
Net amount in force,	$63,935,076 00	$349,488 93

Miscellaneous.

Premiums received from organization of company,	$3,896,760 69
Losses paid from organization of company,	1,778,818 74
Cash dividends declared from organization of company,	390,593 90
Losses incurred during the year,	147,088 69

IMPERIAL FIRE INSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated 1803. Commenced business 1803.]

Paid-up Capital, £700,000.

H. B. T. Farquhar, *Chairman.* *General Manager*, Edward C. Smith.

Office, No. 1 Old Broad Street, London.

Detailed Statement of Stocks, Bonds, Etc.

		Par value.	Market value.
United States bonds, 5s and 6s,		$684,900 00	£144,993 16 0
Alabama state bonds, 5s,		10,000 00	993 0 0
Tennessee state bonds, 6s,		26,000 00	854 0 0
Virginia state debt bonds, 6s,		86,000 00	9,497 0 0
So. Carolina state bonds, 6s,		20,000 00	3,047 0 0
Canada Dominion stock, 5s,		48,667 00	10,775 0 0
" " " 6s,		50,400 00	10,361 11 5
Montreal debentures, 6s,		1,000 00	216 4 1
Dutch inscriptions, 4s,	fl.	100,000	7,213 3 6

Baden stock, 4s, ...	fs.			60,000	£4,314	10	4
Bavarian bonds, 4½s, ...	f.			50,000	4,128	5	0
Royal Bavarian R. R. loan, 4½s, . .	f.			3,500	305	9	6
Brazilian stock, 6s, ...	rs.			11,000	1,015	5	11
Russian State Bank notes and certif's, 5s,	r.			29,850	3,179	6	6
" notes of the State S. F. com'r, 5s,	rs.			20,000	2,238	3	9
" obligations 2d interior loan, 5s,	rs.			100	18	0	0
" States Treasury Bank notes, 5s,	rs.			50	6	12	0
Mauritius government debentures, 6s, .		£2,000	0	0	2,100	0	0
New South Wales gov. deb's, 4s, . .		10,000	0	0	9,500	0	0
New Zealand consols, 5s, ...		10,000	0	0	10,575	0	0
" 5-30 gov. deb's loan, 4½s, .		10,000	0	0	9,700	0	0
Prince Edward Island gov. bonds, 6s, .		5,000	0	0	5,425	0	0
Queensland gov. deb's, 4s, . . .		3,000	0	0	2,812	10	0
" " " loan, 4s, . . .		10,000	0	0	9,125	0	0
So. Australian gov. bonds, 5s, . . .		3,000	0	0	3,255	0	0
Consols (British), 3s, ...		94,602	14	4	88,808	6	0
New three per cents., ...		219,515	12	5	206,344	11	7
Reduced 3s, ...		50,000	0	0	47,000	0	0
Canada guaranteed loan, 4s, . . .		63,000	0	0	66,780	0	0
Bank of England stock, ...		10,000	0	0	25,800	0	0
London city bonds, 4s and 4½s, . . .		36,500	0	0	36,995	0	0
Mersey Dock bonds, 4½s, ...		15,000	0	0	15,112	10	0
East and West India Dock deb's stock, 4s,		20,000	0	0	20,500	0	0
London and St. Kath. Dock b'ds, 4½s and 4s,		22,500	0	0	22,625	0	0
" " " " 4½s, . .		10,000	0	0	10,250	0	0
Gt. Eastern Railway deb's, 4½s, . . .		15,000	0	0	15,000	0	0
" " " pref'ce stock, 5s, .		3,000	0	0	3,330	0	0
" " " A deb's stock, 5s, .		2,000	0	0	2,400	0	0
" Northern perpetual deb's stock, 4s, .		56,500	0	0	58,477	10	0
" " consolidated stock, 4½s, .		3,925	0	0	4,239	0	0
" Western Railway consol. stock, 5s, .		7,000	0	0	8,400	0	0
" " " rent charge st'k, 5s,		3,000	0	0	3,690	0	0
London and Brighton Railway stock, 4½s,		2,000	0	0	2,200	0	0
" " No. Western Railway st'k, 4s,		3,600	0	0	3,600	0	0
" " So. " " " 4s,		20,000	0	0	20,000	0	0
" " " " " " 4½s,		1,000	0	0	1,090	0	0
" " " " " " 4s,		10,000	0	0	10,350	0	0
Metropolitan Railway deb's, 4¼s, . .		25,000	0	0	25,000	0	0
No. Eastern " pref'ce stock, 4s, .		4,000	0	0	4,040	0	0
So. " " deb's, 4s, . . .		24,000	0	0	24,000	0	0
No. British " pref'ce stock, 4½s, .		20,000	0	0	20,600	0	0
East India " deb's, 4½s, . .		6,000	0	0	6,060	0	0
" " " stock, 5s, . .		43,400	0	0	50,344	0	0
General Steam Nav. Co. stock, 5s, . .		10,000	0	0	10,300	0	0
P. and O. Steam Nav. Co. bonds, 4½s, .		12,500	0	0	12,500	0	0
Leasehold houses in Oxford Street, . .		–			9,232	15	6
London Salvage Corps, ...		–			383	11	9

Loaned to Alexander & Co.,	–	£10,000	0 0
Loaned to National Discount Co.,	–	30,000	0 0
30 shares Imperial Fire Ins. Co.,	£2,490		
		£1,131,101	2 10

Summary of Assets, December 31, 1875.

Cash value of unencumbered real estate,	£117,616 7 10		
Loans on mortg'e of real estate (first liens),	31,885 0 0		
Stocks, bonds, etc., as per schedule,	1,131,101 2 10		
Cash in the office of the company,	462 4 1		
deposited in various banks,	10,929 17 5		
Premiums in course of collection (gross),	142,776 8 11		
Notes taken for marine and inland risks,	14,276 14 8		
Rents due and accrued,	41 5 0		
Re-insurance due,	238 12 6		
Gross Assets,		£1,449,327	13 3

Liabilities.

Net amount of unpaid losses,	£124,298 0 0		
Unearned premiums on outstanding risks,	169,023 0 0		
Dividends to stockholders unpaid,	1,571 11 6		
Due and accrued for rent, salaries, etc.,	21,658 19 7		
Bills payable,	20,271 9 7		
Gross Liabilities, except capital,		336,823	0 8
Surplus as regards Policy-holders,		£1,112,504	12 7
Paid-up capital,		700,000	0 0
Surplus over Capital,		£412,504	12 7

Income.

Net cash received for fire premiums,	£512,193	8 11
Interest and dividends received from all sources,	47,019	11 9
Income from profit on bonds sold,	5,629	5 8
Gross Cash Income,	£564,842	6 4

Expenditures.

Net cash paid for fire losses,	£253,967	18 8
Cash dividends paid,	60,000	0 0
paid for commissions and brokerage,	77,607	4 5
for salaries of officers and employés,	27,504	2 0
for state and local taxes,	2,544	0 0
for office, agency and incidental expenses,	43,274	13 0
Gross Cash Expenditures,	£464,897	18 1

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1874,	£69,937,710 0 0	£242,762 0 0
written during 1875,	196,092,296 0 0	575,004 14 11
Total,	£266,030,006 0 0	£817,766 14 11
Deduct risks expired and terminated,	159,236,610 0 0	498,362 0 0
In force at end of year,	£106,793,396 0 0	£319,404 14 11
Deduct amount re-insured,	17,050,804 0 0	62,811 6 0
Net amount in force,	£89,742,592 0 0	£256,593 8 11

Miscellaneous.

Premiums received from organization of company,	£10,167,272 0 0
Losses paid from organization of company,	5,758,800 0 0
Cash dividends declared from organization of company,	1,970,400 0 0
Losses incurred during the year,	253,967 0 0
Company's stock owned by directors,	95,700 0 0

LANCASHIRE INSURANCE COMPANY, MANCHESTER, ENG.

[Incorporated June, 1852. Commenced business June, 1852.]

Paid-up Capital, $1,000,000.

Nath'l Shelmerdine, *Chairman.* *General Manager*, Geo. Stewart.

Office at Manchester.

Detailed Statement of Stocks, Bonds, Etc.

	Ledger value.
Railway debenture bonds,	$75,000 00
" " stock,	53,450 00
" preference shares,	162,500 00
Birmingham Wagon Co. bonds, Metropolitan Carriage Co. bonds, Bolckow, Vaughan & Co. bonds, Mersey Dock Board bonds, Ebbe Vale Steel Co. bonds, Inman Steamship Co. bonds,	565,000 00
United States government bonds,	410,536 87
Canadian government bonds,	209,025 00
Russian government bonds,	96,500 00
Loaned on personal security,	21,248 42
on company's life policies,	74,513 34
	$1,667,773 63

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Cambrian Railway stock,	$4,800 00	$9,006 81

Summary of Assets, December 31, 1875.

Cash value of unencumbered real estate,	$276,253 81	
Loans on mortgage of real estate (first liens),	1,434,158 13	
Stocks, bonds, etc., as per schedule,	1,667,773 63	
Loans on collateral security, as per schedule,	9,006 81	
Cash deposited in bank,	222,718 75	
Interest due and accrued,	40,485 75	
Premiums in course of collection (net),	357,651 15	
Notes taken for marine and inland risks,	5,099 50	
Gross Assets,		$4,013,147 53

Liabilities.

Losses claimed and reported,	$259,244 00	
Unearned premiums on outstanding risks,	476,906 40	
Life and annuity reserve fund,	1,471,981 87	
Dividends to stockholders unpaid,	97,394 50	
Gross Liabilities, except capital,		2,305,526 77
Surplus as regards Policy-holders,		$1,707,620 76
Paid-up capital,		1,000,000 00
Surplus over Capital,		$707,620 76

Income.

Cash received for fire premiums,	$1,647,304 75	
Deduct re-insurance, rebate and return prem's,	216,585 54	
Net cash received for fire premiums,		$1,430,719 21
Interest and dividends received from all sources,		90,878 68
Income from all other sources; viz., profit on bonds sold,		8,772 34
Received for increased capital,	$219,300 00	
for premium on issue,	219,300 00	
Gross Cash Income,		$1,530,370 23

Expenditures.

Net cash paid for fire losses,	$834,144 32
Cash dividends paid,	169,846 25
paid for commissions and brokerage,	201,541 28
for salaries of officers and employés,	142,881 12
for state and local taxes,	8,423 96
for office, agency and incidental expenses,	18,150 92
Gross Cash Expenditures,	$1,374,987 85

Miscellaneous.

Premiums received from organization of company,	$10,600,247 00
Losses paid from organization of company,	6,399,206 00
Cash dividends declared from organization of company,	1,363,135 00
Losses incurred during the year,	834,144 00
Company's stock owned by directors,	131,420 00

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIVERPOOL, ENG.

[Incorporated May, 1836. Commenced business June, 1836.]

PAID-UP CAPITAL, $1,228,200.

JOSEPH HUBBACK, *Chairman.* *Secretary*, JOHN M. DOVE.

Office, No. 1 Dale Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
London and No. West'n R'y ordinary stock, .	$44,500 00	$66,193 75
" " perp'l pref'ce 5s st'k,	11,500 00	14,030 00
So. Eastern preferred stock, ...	403,600 00	540,824 00
" 4½s consolidated pref'ce stock, .	25,000 00	26,750 00
" 5s consolidated pref'ce stock, .	55,000 00	64,075 00
Midland G. preference stock, 5s, . . .	50,000 00	61,250 00
Midland preference stock, 5s, ...	260,800 00	338,225 00
" " " 5s, ...	60,000 00	102,500 00
No. Eastern Darlington stock, 6s, . . .	30,000 00	43,500 00
" preference stock, 5s, . . .	236,220 00	248,523 13
" Hartlepool capital stock, . .	25,000 00	42,500 00
G. Western cons'l'd preference stock, 5s, .	303,625 00	365,868 12
No. British cons'l'd pref'ce stock, No. 2, 4s, .	36,250 00	34,800 00
London and So. West'n preference stock, 5s, .	150,000 00	178,500 00
Furness preference stock, 6s, ...	50,000 00	67,500 00
" " " 8s, ...	21,500 00	37,195 00
G. Eastern preference stock, 4½s, . . .	172,353 34	175,800 38
" " " 5s, . . .	95,000 00	107,350 00
" " " 5s, . . .	177,425 00	197,828 88
" " " 6s, . . .	12,500 00	17,250 00
" Waverly Valley, 5s, ...	48,245 00	54,516 84
" " " 4½s, . . .	35,000 00	35,262 50
G. Northern permanent pref'ce stock, 4½s, .	35,150 00	38,313 50
Brecon and Merthyr A deb. stock, 5s, . .	42,590 00	34,072 00
Potteries, Shrewsbury and No. Wales perp. deb. stock, 5s, ...	7,500 00	3,750 00
Mold and Denbigh perpetual B deb. stock, .	5,250 00	3,150 00
No. Staffordshire preference stock, 5s, . .	193,870 00	226,827 89
Manchester, Sheffield and Lincoln preference stock, 4¾s, ...	105,000 00	116,550 00
Manchester, Sheffield and Lincoln redeemable preference stock, 5s, ...	170,000 00	183,600 00
Manchester, Sheffield and Lincoln convertible preference stock, 5s, ...	100,000 00	115,000 00
Manchester, Sheffield and Lincoln convertible preference stock, 5s, ...	90,000 00	105,300 00
Metropolitan irredeemable pref'ce stock, 5s, .	40,000 00	45,600 00
" perpetual pref'ce stock, 5s, .	80,000 00	91,200 00

Lancashire and Yorkshire pref'ce stock, 5s, .	$100,000 00	$121,000 00
" " " 5s, .	100,000 00	175,000 00
Caledonian preference stock, 5s, . . .	16,500 00	19,305 00
London, Brighton and So. Coast preference stock, 4s, ...	45,495 00	42,728 83
London, Brighton and So. Coast preference stock, 5s, ...	70,700 00	84,133 00
London, Brighton and So. Coast ordinary st'k,	100,000 00	129,000 00
So. Devon preference stock, 5s, . . .	65,000 00	78,000 00
Glasgow and So. Western shares, 5s, . .	7,550 00	9,060 00
Cambrian debenture stock, 5s, . . .	45,000 00	51,300 00
" preference coast stock, 5s, . .	15,000 00	4,200 00
" " " 5s, . .	110,000 00	26,400 00
" ordinary coast stock, . . .	67,500 00	10,800 00
" debenture coast stock, . . .	87,675 00	63,126 00
" " " . . .	15,795 69	10,108 79
" capital inland, ...	3,695 00	798 13
" " preference coast stock, .	5,300 00	1,272 00
" " " " .	555 00	111 00
" ordinary capital coast stock, . .	1,740 00	278 39
Brecon and Merthyr preference stock, 5s, .	85,000 00	27,200 00
" " B debenture stock, 5s, .	63,815 00	40,841 60
" " cons'l'd pref'ce stock, 5s,	55,000 00	17,600 00
" " A debenture stock, . .	9,910 00	7,928 00
" " C debenture stock, . .	2,350 00	1,316 00
" " ordinary capital, . .	885 00	141 59
Shrewsbury and Hereford Rent Charge st'k, 6s,	39,850 00	56,985 50
South-Eastern ordinary preferred stock, . .	90,000 00	121,500 00
" debenture B stock, . . .	215,000 00	253,700 00
" " A stock, . . .	100,000 00	120,000 00
Gt. Western debenture stock, 5s, . . .	125,000 00	156,250 00
" rent charge stock, . . .	126,000 00	155,718 00
So. Devon rent charge stock, ...	168,750 00	205,875 00
Kington and Eardisley ordinary shares, . .	2,050 00	164 00
London and No. Western pref'ce stock, 5s, .	4,250 00	5,185 00
So.-Eastern preferred debenture stock, 5s, .	49,500 00	61,875 00
Metropolitan district perp'l deb. stock, 6s, .	125,000 00	173,750 00
London, C. and Dover Arbitration deb. stock,	163,540 00	178,258 58
" " " pref'ce st'k,	5,410 00	4,300 94
" " ordinary stock, . .	5,410 00	1,426 86
Penns. R. R. S. F. bond, 6s	69,000 00	66,421 13
Ipswich Dock Co. debentures, ...	67,500 00	67,500 00
Metropolitan Railway debentures, . . .	125,000 00	125,000 00
Wear Nav. and Sunderland Dock Co.'s deb., .	100,000 00	100,000 00
Grand Junction Water Works debentures, .	25,000 00	25,000 00
Liverpool Corporation debentures, . . .	4,750 00	4,698 75
Mersey Dock and Harbour Board bonds, .	832,825 00	832,696 50
Metropolitan district debentures, . . .	100,000 00	100,000 00
Trust and Loan Co. of Upper Canada bonds, .	50,000 00	50,000 00

John Brown & Co.'s (limited) debentures,	$100,000 00	$100,000 00
Great Eastern debenture stock,	25,000 00	27,004 83
Mersey Steel and Iron Co.'s debentures,	250,000 00	250,208 33
Birkenhead gas and water bonds,	12,500 00	12,609 66
Liverpool, Brazil and Steam Nav. Co. bonds,	150,000 00	150,000 00
National S. S. Co. debentures,	140,000 00	140,000 00
British Government annuities,	2,942 81	2,942 81
N. Y. city consolidated stock, 6s,	50,000 00	50,375 00
Boston city bonds,	59,000 00	59,058 40
Penn. R. R. gen. mort. bonds, 6s,	30,000 00	28,085 06
Massachusetts state bonds, 5s,	200,000 00	204,587 19
United States bonds,	1,705,000 00	1,987,579 37
So. Carolina state bonds, 6s,	20,000 00	6,800 00
Alabama state bonds, 5s,	10,000 00	2,500 00
Richmond city bonds, 8s,	5,000 00	4,500 00
Mississippi state warrants,	20,000 00	17,000 00
Canadian securities,	166,458 33	166,661 46
	$9,788,130 17	$10,781,471 69
Loaned on life policies,	–	518,459 94
on annuities, life interests, etc.,	–	126,810 16
on railway debentures, etc.,	–	546,228 90
		$11,972,970 69

Summary of Assets, December 31, 1875.

Cash value of unencumbered real estate,	$2,754,483 85	
Loans on mortgage of real estate (first liens),	7,000,894 48	
Stocks, bonds, etc., as per schedule,	11,972,970 69	
Cash deposited in bank,	2,202,392 92	
Interest due and accrued,	163,036 62	
Premiums in course of collection (gross),	870,923 63	
Annuities and life int. purchased by Co.,	1,062,686 89	
Rents, $274.42; bills receivable, $13,129.29,	13,403 71	
Office furniture, $27,360 19		
Gross Assets,		$26,040,792 79

Liabilities.

Net amount of unpaid losses,	$395,020 00	
Unearned premiums on outstanding risks,	1,734,281 36	
Reclaimable on perpetual fire policies,	292,573 79	
Life annuity and reserve fund,	13,023,873 75	
Dividends to stockholders unpaid,	2,707 67	
Liability to Globe annuitants,	5,086,665 00	
Sundry working accounts,	904,536 79	
Bills payable,	2,874 04	
Gross Liabilities, except capital,		21,442,532 40
Surplus as regards Policy-holders,		$4,598,260 39
Paid-up capital,		1,228,200 00
Surplus over Capital,		$3,370,060 39

Income.

Cash received for fire premiums,	$5,663,006 73	
Deduct re-insurance, rebate and return prem's,	460,162 67	
Net cash received for fire premiums,		$5,202,844 06
Interest and dividends received from all sources,		501,665 50
Deposits rec'd for perpet. fire risks,	$8,776 82	
Gross Cash Income,		$5,704,509 56

Expenditures.

Cash paid for fire losses,		$2,608,678 60
dividends paid,		245,640 00
paid for commissions and brokerage,		1,451,789 50
for salaries of officers and employés,		
for state and local taxes,		54,433 17
Deposits ret'd on perpet. fire risks,	$6,409 18	
Gross Cash Expenditures,		$4,360,541 27

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1874,	$1,501,155,760 00	$5,068,074 43
written during 1875,	1,385,464,805 00	5,663,006 73
Total,	$2,886,620,565 00	$10,731,081 16
Deduct risks expired and terminated,	1,281,904,365 00	5,484,215 00
In force at end of year,	$1,604,716,200 00	$5,246,866 16
Deduct amount re-insured,	129,163,150 00	460,162 66
Net amount in force,	$1,475,553,050 00	$4,786,703 50

Miscellaneous.

Premiums received from organization of company,	$76,590,210 76
Losses paid from organization of company,	49,541,445 45
Cash dividends declared from organization of company,	9,296,133 16
Dividends declared during the year (30 per cent.),	245,640 00
Losses incurred during the year,	2,608,678 60
Company's stock owned by directors,	217,480 00

LONDON ASSURANCE CORPORATION, LONDON, ENGLAND.

[Incorporated 1720. Commenced business 1720.]

PAID-UP CAPITAL, £448,275.

ROB'T GILLISPIE, Esq., *Governor.* *Secretary*, JOHN P. LAURENCE, Esq.

Office, No. 7 Royal Exchange.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Ledger value.
British government stock,	£420,000 0 0	£368,737 10 0
India 4 per cent. stock,	50,000 0 0	50,000 0 0
United States bonds,	118,000 0 0	123,668 12 11
Canadian consolidated stock, 5s,	10,300 0 0	10,345 16 8
Canada Dominion stock, 6s,	20,521 18 4	20,521 18 4
Bombay, B. and Cent. India R'y stock,	9,500 0 0	9,862 14 0
East India Railway stock,	16,700 0 0	17,759 1 0
Madras Railway stock,	10,000 0 0	10,267 0 0
Oude and Rohilcund Railway stock,	1,500 0 0	1,500 0 0
Gt. Western Railway pref'ce stock,	20,000 0 0	22,909 16 5
No. Staffordshire Railway pref'ce stock,	20,000 0 6	20,000 0 0
So. Eastern Railway pref'ce stock,	40,000 0 0	40,450 0 0
So. Yorkshire Railway deb. stock,	20,000 0 0	20,975 0 0
Turkish guar'd bonds, 4s,	22,900 0 0	22,900 0 0
Gt. Eastern Railway debentures,	40,000 0 0	40,000 0 0
East India Railway debentures,	22,200 0 0	22,200 0 0
Gt. Indian Peninsular debentures,	16,500 0 0	16,500 0 0
Madras Railway debentures,	72,100 0 0	72,100 0 0
London city bonds,	1,000 0 0	1,000 0 0
Reversions and life interests,	–	51,131 5 0
Life policies assigned,	–	33,713 0 0
Investments in house property,	–	11,600 0 0
Government life annuities,	–	2,086 0 0
		£990,227 14 4

SUMMARY OF ASSETS, DECEMBER 31, 1875.

Loans on mort. of real estate (first liens),	£1,856,867 8 10	
Interest due or accrued thereon,	1,291 9 11	
Stocks, bonds, etc., as per schedule,	990,227 14 4	
Cash in the office of the company,	141 11 9	
deposited in bank,	81,483 12 2	
Interest due and accrued,	2,193 9 0	
Premiums in course of collection (gross),	60,098 16 8	
Notes taken for marine and inland risks,	6,214 19 5	
Policy stamps,	174 4 0	
Gross Assets,		£2,998,693 6 1

Liabilities.

Net amount of unpaid losses,	£70,429 19 11	
Unearned premiums on outstanding risks,	161,240 4 8	
Life and Annuity Reserve Fund,	1,684,281 19 11	
Dividends to stockholders unpaid,	1,422 15 0	
Unpaid annuities, £556 11 3; unpaid income tax, £61 9 2; clerks savings fund, £2,434 15 6,	3,052 15 11	
Gross Liabilities, except capital,		£1,920,427 15 5
Surplus as regards Policy-holders,		£1,078,265 10 8
Paid-up capital,		448,275 0 0
Surplus over Capital,		£629,990 10 8

Income.

Cash received for fire premiums,	£252,962 15 10	
Deduct re-insurance, rebate and return prem's,	32,135 12 4	
Net cash received for fire premiums,		£220,827 3 6
Cash rec'd for marine and inland prem's,	£113,175 8 6	
Deduct re-insurance, rebate and return prem's,	18,294 3 6	
Net cash rec'd for marine and inl'd prem's,		94,881 5 0
Interest and dividends received from all sources,		118,664 2 1
Income from Life Department,		161,932 14 0
Gross Cash Income,		£596,305 4 7

Expenditures.

Cash paid for fire losses,	£88,200 10 0	
Deduct salvage and re-insurance,	4,493 12 2	
Net cash paid for fire losses,		£83,706 17 10
Cash paid for marine and inland losses,	£96,003 12 7	
Deduct salvage and re-insurance,	6,410 17 1	
Net cash paid for marine and inl'd losses,		89,592 15 6
Cash dividends paid,		107,586 0 0
Cash paid for commissions and brokerage,		40,771 6 7
for salaries of officers and employés,		34,178 9 3
for state and local taxes,		4,256 0 6
in Life Department,		144,323 2 7
for office, agency and incidental expenses,		18,440 2 9
Gross Cash Expenditures,		£522,854 15 0

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1875,	£72,854,436 0 0	£280,265 13 10
Deduct risks expired and terminated,	11,576,013 0 0	41,133 11 3
In force at end of year,	£61,278,423 0 0	£239,132 2 7
Deduct amount re-insured,	3,552,595 0 0	9,475 13 2
Net amount in force,	£57,725,828 0 0	£229,656 9 5

Marine risks outstanding Dec. 31, '75,	£13,201,935 0 0	£171,284 19 2
Deduct risks expired and terminated,	10,563,367 0 0	124,872 19 2
In force at end of year, . .	£2,638,568 0 0	£46,412 0 0

NORTHERN FIRE AND LIFE INSURANCE COMPANY, LONDON, ENGLAND.

[Incorporated 1836. Commenced business June, 1836.]

PAID-UP CAPITAL, £150,000.

Sir WILLIAM MILLER, *Chairman.* *Gen'l Manager*, A. P. FLETCHER, Esq.

Offices, No. 3 King Street, Aberdeen; No. 1 Moorgate Street, London.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
New 3 per cent. annuities, . . .	£50,000 0 0	£45,465 0 10
British Columbia gov't debentures, . .	3,100 0 0	3,440 17 1
Canadian deposit, ...	$100,000 00	19,665 16 0
Canadian debentures, 6s, ...	£10,000 0 0	10,189 1 1
Cape of Good Hope gov't debentures, .	2,000 0 0	2,000 0 0
Christchurch (N. Z.) bonds, 6s, . .	6,000 0 0	6,120 0 0
Auckland city bonds, 6s, ...	5,000 0 0	4,861 14 0
Montreal city bonds, 5s, ...	10,000 0 0	8,958 6 8
Corporation of Quebec bonds, . . .	10,800 0 0	10,691 11 9
Canadian Dominion reg'd stock, 4s, .	10,000 0 0	8,753 4 0
" " Quebec loan, . .	10,000 0 0	9,717 10 0
Eastern Bengal R. R., ...	50,000 0 0	51,381 2 1
Government of Ceylon debentures, . .	5,000 0 0	5,160 0 3
Jamaica government bonds, 5s, . .	1,800 0 0	1,800 0 0
" " " 6s, . .	1,200 0 0	1,219 6 5
Mauritius government debentures, . .	5,000 0 0	5,199 3 7
Melbourne city bonds, 6s, . . .	300 0 0	320 11 0
New South Wales gov't debentures, .	12,000 0 0	11,292 1 1
New Zealand gov't debentures, 5s, . .	3,400 0 0	3,339 12 2
" " " 4½s, . .	20,000 0 0	18,600 0 0
Queensland gov't debentures, . . .	5,000 0 0	4,658 6 7
St. Christopher gov't debentures, 6s, .	4,100 0 0	3,993 12 2
So. Australian gov't debentures, . .	1,250 0 0	1,256 7 1
" " bonds, 4s, . .	9,500 0 0	8,545 5 0
Trinidad gov't loan, 5s, ...	9,900 0 0	9,900 0 0
New Zealand gov't debentures, 4s, . .	10,000 0 0	9,050 0 0
Victoria gov't debentures, 6s, . . .	9,830 0 0	11,366 10 9
" " " 5s, . . .	3,800 0 0	4,154 0 0
Austrian silver rentes, ...	15,000 0 0	8,361 7 1
Brazilian deposit, Para, . . . rs.	10,000	801 15 5
" " Rio de Janeiro, . rs.	10,000	985 0 0
Boston city bonds, 5s, 1869, . . .	£10,000 0 0	8,377 6 8
" " " 5s, 1873, . . .	10,000 0 0	9,150 0 0

Providence city bonds, 5s,			£10,500	0	0	£9,412	16 8
Chilian government bonds, 5s,			20,000	0	0	16,545	16 8
Bergische Markisch R'y debentures,		ths.		59,800		7,406	15 6
Prussian state bonds,		ths.		7,700		1,311	6 2
Rhein Nahe R'y debentures,		ths.		32,500		4,739	12 10
Dutch Indian R'y bonds, 4½s,			£12,100	0	0	9,676	16 8
Dunaburg and Witepsk R'y,			9,600	0	0	10,916	17 4
Egyptian gov't treasury loan,			500	0	0	500	0 0
Imperial Brazilian loan, 5s,			10,000	0	0	7,654	16 1
Massachusetts state bonds, 5s,			17,600	0	0	16,051	18 2
Provincial Orel-Vitebsk R'y,			6,000	0	0	5,519	5 0
Royal Hungarian bonds, 6s,			10,000	0	0	7,880	14 9
Russian loan, 1870,			11,500	0	0	9,620	9 2
St. Louis city bonds, 6s,			8,000	0	0	6,662	10 0
Swiss investment,		fcs.		45,000		1,864	16 1
United States bonds,			$350,000	00		77,410	15 0
Wurtemberg state bonds,		fls.		20,000		1,343	19 0
Bell Brothers (limited) debentures,			£20,000	0	0	20,134	9 10
Evesham and Redditch R. R.,			20,000	0	0	20,000	0 0
Gt. Eastern R'y debenture stock,			20,000	0	0	20,949	15 6
Grand Junct. Water Works Co.,			4,000	0	0	4,003	5 0
London and St. Kath. Dock Co. debs.,			5,000	0	0	5,000	0 0
Llynvi and Ogmore R'y debentures, 4½s,			10,778	0	0	10,778	0 0
Manch., Sheff. and Lin. R'y,			5,000	0	0	4,992	5 10
Mid Kent Railway,			4,700	0	0	4,700	0 0
Millwall Dock Co. debentures,			10,000	0	0	10,805	0 0
No. Metropolitan Tramways Co.,			5,000	0	0	5,000	0 0
Southwark and V. Water Co. debs.,			10,000	0	0	10,000	0 0
Weymouth and Portland R'y debs.,			10,000	0	0	10,000	0 0
Gt. North of Scotland R'y,			7,500	0	0	7,500	0 0
Chelsea water w'ks perp. pref'ce st'k, 4½s,			1,585	0	0	1,597	2 9
Gt. Eastern R'y pref'ce stock, 5s, 1862,			10,600	0	0	10,874	2 5
" " " " 5s, 1863,			7,000	0	0	7,153	13 8
" " " " 5s, 1864,			10,000	0	0	10,093	5 10
Imperial G. L. and C. Co.,			3,125	0	0	4,445	5 0
London, B. and So. Coast R'y stock, 5s,			10,000	0	0	10,428	11 4
Llynvi and Ogmore R'y 6s,			40,000	0	0	51,711	15 10
No. British R'y pref'ce stock, 4½s,			15,000	0	0	14,254	2 2
No. Staffordshire R'y pref'ce stock,			10,550	0	0	10,900	0 0
Southwark and V. Water Co. stock, 5s,			9,000	0	0	9,003	15 0
The G. L. and Coke Co. "A" shares,			1,600	0	0	2,935	5 0
" " " pref'ce shares, 5s,			1,530	0	0	2,701	1 3
Weymouth and Portland R'y,			25,000	0	0	19,468	13 11
Caledonian Railway,			30,920	0	0	31,415	14 8
Gt. North of Scotland Railway,			7,716	0	0	8,054	6 5
Southwark and V. W. W. Co. stock,			6,600	0	0	7,405	8 0
Irish estate of Lord Dillon,				-		14,665	14 6
						£854,263	7 9

Securities held as collateral for cash loans:—

	Loaned thereon.
Parochial and other public loans,	£151,820 16 2
On life interest,	13,095 16 5
On reversions,	66,894 15 1
Co.'s policies assigned,	34,661 18 5
On personal security,	34,917 19 0
On Indian and Colonial gov't securities,	27,868 19 9
On stocks of sundry cos.,	28,780 0 0
On railway pref'ce shares,	62,500 0 0
	£420,540 4 10

SUMMARY OF ASSETS, DECEMBER 31, 1875.

Cash value of unencumbered real estate,	£52,210 0 9	
Loans on mort. of real estate (first liens),	459,846 9 2	
Stocks, bonds, etc., as per schedule,	854,263 7 9	
Loans on collat'l security, as per schedule,	420,540 4 10	
Cash in the office of the company,	224 3 6	
deposited in various banks,	75,717 11 10	
Interest due and accrued,	25,177 16 9	
Premiums in course of collection (gross),	11,659 3 3	
Notes taken for marine and inland risks,	19,461 12 8	
Rents due and accrued, £273 1; due from other cos., £93,360 14 6; stamps on hand, £194 16 1,	93,828 11 7	
Life interests, £2,214 19 9; reversions, £15,427 18 3,	17,642 18 0	
Gross Assets,		£2,030,572 0 1

LIABILITIES.

Net amount of unpaid fire losses,	£43,408 4 6	
" " life losses,	30,213 15 1	
Unearned premiums on outstanding risks,	117,119 6 9	
Life and annuity reserve fund,	1,208,427 5 5	
Dividends to stockholders unpaid,	926 11 7	
Due and accrued for rent, salaries, etc.,	5,714 6 7	
Due to other cos.,	26,003 7 2	
Bills payable,	5,645 16 1	
Gross Liabilities, except capital,		1,437,458 13 2
Surplus as regards Policy-holders,		£593,113 6 11
Paid-up capital,		150,000 0 0
Surplus over Capital,		£443,113 6 11

INCOME.

Net cash received for fire premiums,	£351,358 0 3
for life premiums,	141,345 11 0
Interest and dividends received from all sources,	90,996 9 1

Income from all other sources; viz., sale of annuities, £7,027 2 8; profit on investments, £1,654 2 6; transfer fees, £37 7 6,	£8,718 12 8
Gross Cash Income,	£592,418 13 0

Expenditures.

Net cash paid for fire losses,	£192,727 5 7
for life losses,	99,210 5 2
Cash dividends paid,	37,500 0 0
paid for commissions and brokerage,	49,776 1 10
for salaries of officers and employés,	56,464 16 3
for state and local taxes,	2,009 19 0
for all other items; viz., allowance to retired officers, £532 10; bad debts, £700 15 11; loss on exchange, £503 2 2; surrender of life pol's, £5,432 7 1; annuities, £7,036 6 3,	14,205 1 5
Gross Cash Expenditures,	£451,893 9 3

Risks and Premiums.

		Premiums.
Fire risks outstanding Dec. 31, 1874,	£68,012,541 0 0	£208,909 10 6
written during 1875,	114,388,050 0 0	351,358 0 3
Total,	£182,400,591 0 0	£560,267 10 9
Deduct risks expired and terminated,	106,141,891 0 0	326,028 17 3
In force at end of year,	£76,258,700 0 0	£234,238 13 6

Miscellaneous.

Premiums received from organization of company,	£3,743,154 0 0
Losses paid from organization of company,	2,261,364 0 0
Cash dividends declared from organization of company,	312,917 7 6
Dividends declared during the year,	37,500 0 0
Losses incurred during the year,	192,727 5 7
Company's stock owned by directors,	28,370 0 0

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY, LONDON AND EDINBURGH, GREAT BRITAIN.

[Incorporated 1809. Commenced business 1809.]

PAID-UP CAPITAL, $1,363,636.36.

GEORGE H. BURNETT, *Manager.* *Secretary*, F. W. LANCE.

Offices, No. 61 Threadneedle Street, London, 64 Prince Street, Edinburgh.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 bonds,	$956,000 00	$1,058,976 70
United States funded bonds,	453,500 00	504,457 95
United States 10-40 bonds,	550,000 00	610,990 10
United States currency bonds,	310,000 00	353,806 58
Illinois state bonds, 6s,	18,000 00	16,834 20
Alabama state bonds, 8s,	10,000 00	9,572 73
Virginia state bonds, 6s,	56,000 00	30,562 50
Tennessee state bonds, 6s,	26,000 00	18,272 75
New York city bonds,	49,000 00	53,410 00
South Carolina state bonds,	11,500 00	11,500 00
Massachusetts state bonds, 5s,	£10,000 0 0	53,190 92
Baden obligations,	fl. 60,000	23,651 63
Wurtemberg government bonds,	fl. 40,000	14,597 75
Royal Prussian loan,	th. 10,000	7,070 72
Saxon loan, 4s,	th. 12,000	8,909 95
Saxon loan, 3s,	th. 9,000	5,442 10
Loban Zettan Railway,	th. 35,000	22,297 47
Bergische Markisch stock,	th. 2,300	1,603 55
Italian rentes,	L. 176,000 0 0	20,357 45
Great Eastern Railway debentures,	£8,000 0 0	47,563 63
Deposited at Rio de Janeiro,	£10,000 0 0	5,056 82
1,043 shares Coy's stock,	£6,518 15 0	104,243 18
		$2,982,368 68

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
506 shares Chicago, Burlington and Q. R. R.,	$565,789 09	$518,181 86
Erie 7s, 1st mortgage,		
Erie 6s, sterling,		
Union Pacific land grants,		
Mexican 8s,		
Mexican 7s,		
Union Pacific sinking fund,		
Caledonian R. R. shares,		
Illinois state bonds, 5s,		
Lehigh Valley mortgage city bonds,		
United States funded loan,		
Spanish loan,		
United States 5-20 bonds,		

Baltimore and Ohio Railroad stock, . .		
Alleghany Valley Railroad stock, . . .	$60,894 53	$54,545 45
Pennsylvania mortgage bonds, . . .		
20 shares N. B. and Mercantile, . . .	3,980 00	1,200 00
Assignment of property, ...	–	54,862 69
64 shares steamship "Andes," . . .	35,000 00	
Atlas Co. mortgage debentures, . . .	25,000 00	140,258 18
7 promissory notes, ...	25,000 00	
Cliffe property in Kent, ...	–	56,438 62
Life policies assigned, ...	–	545 45
Security on real estate, ...	–	6,000 00
		$832,032 25

Summary of Assets, December 31, 1875.

Cash value of unencumbered real estate, .		$1,433,297 91	
Loans on mortgage of real estate (first liens),		567,245 45	
Stocks, bonds, etc., as per schedule, . .		2,982,368 68	
Loans on collateral security, as per schedule, .		832,032 25	
Cash in the office of the company, . . .		1,563 38	
deposited in bank, ...		42,379 06	
Interest due and accrued, ...		12,309 09	
Premiums in course of collection (gross), .		102,429 90	
Bills receivable, . . .	$248,612 27		
Due by life department, . .	152,041 68		
for re-insurance, . .	58,324 65		
by branches, agencies, etc.,	1,355,070 38		
		1,814,048 98	
Gross Assets, ...			$7,787,674 70

Liabilities.

Net amount of unpaid losses, ...	$496,364 60	
Unearned premiums on outstanding risks, .	1,564,350 11	
Life and annuity reserve fund, . . .	54,545 45	
Dividends to stockholders unpaid, . . .	8,564 45	
Due and accrued for rent, salaries, etc., . .	25,085 62	
Bills payable, ...	26,452 60	
Re-insurance due other companies, . . .	347,322 41	
Gross Liabilities, except capital, . .		2,522,685 24
Surplus as regards Policy-holders, ...		$5,264,989 46
Paid-up capital, ...		1,363,636 36
Surplus over Capital, ...		$3,901,353 10

Income.

Cash received for fire premiums, . . .	$5,981,460 86	
Deduct re-insurance, rebate and return prem's,	1,288,410 49	
Net cash received for fire premiums, . .		$4,693,050 37
Interest received on bonds and mortgages, ...		309,505 56

Income from all other sources; viz., transfer fees,		$238 64
Premium reserve of 1874 now brought into account,		1,499,892 70
Gross Cash Income,		$6,502,687 27

EXPENDITURES.

Cash paid for fire losses,	$3,037,498 45	
Deduct salvage and re-insurance,	549,427 10	
Net cash paid for fire losses,		$2,488,071 35
Cash dividends paid,		354,545 45
paid for commission and brokerage,		722,375 52
for salaries of officers and employés,		606,144 96
for state and local taxes,		3,227 91
for all other items; viz., bad debts, $11,298.95; premium suspense account, $1,564,350.11,		1,575,649 06
Gross Cash Expenditures,		$5,750,014 25

QUEEN INSURANCE COMPANY, LIVERPOOL, GREAT BRITAIN.

PAID-UP CAPITAL, £180,035.

JAMES M. WILSON, *Manager.* *Sub-Manager*, THOMAS W. THOMSON.

Office, Queen Insurance Building, Liverpool.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States bonds, 6s,	$870,000 00	£176,082 13 2
" " " 5s,	200,000 00	42,485 5 0
Alabama state bonds, 5s,	10,000 00	969 15 5
French rentes,	£10,000 0 0	10,102 10 3
Canadian bonds, 5s,	10,500 0 0	10,500 0 0
New Dominion bonds, 6s,	$100,000 00	20,000 0 0
Birkenhead Gas bonds,	£3,000 0 0	3,000 0 0
Melbourne city bonds, 6s,	7,000 0 0	7,121 0 0
Geelong city bonds, 6s,	2,000 0 0	2,000 0 0
Dunedin city bonds, 7s,	1,200 0 0	1,258 0 0
British government consols, 3s,	5,000 0 0	4,572 1 1
Bombay, Baroda and Cent. India R'y st'k,	5,000 0 0	5,188 17 6
Gt. Indian Peninsular Railway stock,	15,000 0 0	16,494 4 11
Gt. Western pref'ce stock,	10,000 0 0	11,141 13 4
So. Devon pref'ce stock,	10,000 0 0	10,800 0 0
Dutch Reinish Railway bonds, 4s,	16,000 0 0	13,420 0 0
No. British Monkland Railway, 6s,	2,500 0 0	3,253 2 0
Lancashire and York're pref'ce shares, 5s,	31,000 0 0	35,087 10 0
Inman Steamship Co. bonds,	20,000 0 0	20,000 0 0
Loaned on life policies,	–	12,305 17 6
on personal securities,	–	10,000 0 0

Loaned on mortgages of reversion and life interest, ...	–	£10,763 1 2
on pers'l sec'ty with life policies,	–	4,488 8 8
		£431,034 0 0

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
London and No. Western Railway stock, North Eastern consols, ... Gt. Western of Canada Railway stock, . So. Eastern Railway stock, . . .	£2,835 0 0	£2,300 0 0
Lancashire and Yorkshire Railway stock,	3,637 0 0	3,000 0 0
London and No. Western Railway stock, .	2,277 0 0	1,850 0 0
	£8,749 0 0	£7,150 0 0

SUMMARY OF ASSETS, DECEMBER 31, 1875.

Cash value of unencumbered real estate,	£124,575 8 8	
Loans on mort. of real estate (first liens), .	106,361 8 9	
Interest due or accrued thereon, . .	1,179 7 6	
Stocks, bonds, etc., as per schedule, . .	431,034 0 0	
Loans on collat'l security, as per schedule,	7,150 0 0	
Cash in the office of the company, . .	170 15 10	
deposited in various banks, . .	53,989 19 6	
Interest due and accrued, ...	6,423 1 4	
Premiums in course of collection (net), .	43,708 5 9	
Rents due and accrued, £2,965 15; re-insurance, £7,005 7 10, ...	9,971 2 10	
Gross Assets, ...		£784,563 10 2

LIABILITIES.

Net amount of unpaid losses, . . .	£48,328 10 7	
Unearned premiums on outstanding risks,	74,001 0 0	
Life and annuity reserve fund, . . .	247,716 16 2	
Dividends to stockholders unpaid, . .	101 14 0	
Due and accrued for rent, salaries, etc., .	5,142 6 5	
Bills payable, ...	52,264 18 1	
Gross Liabilities, except capital, .		427,555 5 3
Surplus as regards Policy-holders, ...		£357,008 4 11
Paid-up capital, ...		180,035 0 0
Surplus over Capital, ...		£176,973 4 11

INCOME.

Cash received for fire premiums, .	£492,668 2 10	
Deduct re-insurance, rebate and return prem's, ...	122,663 2 8	
Net cash received for fire premiums, .		£370,005 0 2
Interest and dividends received from all sources, . .		22,964 6 9

Income from transfer fees,		£161 14 8
Received for increased capital,	£200 0 0	
Gross Cash Income,		£393,131 1 7

EXPENDITURES.

Net cash paid for fire losses,	£221,111 4 10
Cash dividends paid,	26,975 5 0
paid for commissions and brokerage,	60,456 9 9
for salaries of officers and employés,	42,855 10 2
for state and local taxes,	
Gross Cash Expenditures,	£351,398 9 9

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1874,	£26,835,149 0 0	£133,852 1 1
written during 1875,	98,779,960 0 0	492,668 2 10
Total,	£125,615,109 0 0	£626,520 3 11
Deduct risks expired and terminated,	71,346,752 0 0	355,855 1 3
In force at end of year,	£54,268,357 0 0	£270,665 2 8
Deduct amount re-insured,	24,593,956 0 0	122,663 2 8
Net amount in force,	£30,674,401 0 0	£148,002 0 0

MISCELLANEOUS.

Premiums received from organization of company,	£2,472,199 0 0
Losses paid from organization of company,	1,611,369 0 0
Cash dividends declared from organization of company,	177,919 0 0
Losses incurred during the year,	221,111 0 0
Company's stock owned by directors,	500 0 0

ROYAL INSURANCE COMPANY, LIVERPOOL, ENGLAND.

[Incorporated May 31, 1845.]

PAID-UP CAPITAL, $1,592,497.50.

JOHN H. MCLAREN, Esq., *Manager and Secretary.*
DIGBY JOHNSON, Esq., *Assistant Secretary.*

Office, No. 1 North John Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Ledger value.
United States bonds, 6s,	£41,666 13 4	£41,317 19 6
" " 10-40 reg'd bonds, 5s,	38,541 13 4	29,959 10 6
" " funded loan, 5s, 1881,	13,541 13 4	13,541 13 4
" " reg'd currency bonds, 6s,	261,458 6 8	261,788 3 10

Alabama state bonds, 8s,	£2,083 6 8	£213 3 8
Reduced annuities, 3s,	30,000 0 0	27,792 11 3
India bonds, 4s,	50,000 0 0	50,000 0 0
Canadian consolidated stock, 5s,	11,000 0 0	11,178 14 10
Canadian Dominion stock, 6s,	19,927 16 9	19,763 12 5
London and No. Western Railway stock,	207,323 0 0	231,442 9 0
Lancashire and Yorkshire Railway stock,	79,633 15 0	91,110 16 9
So. Eastern Railway stock,	131,770 0 0	143,992 11 5
Gt. Northern Railway stock,	84,580 0 0	84,306 16 7
Midland Railway stock,	117,437 10 0	130,301 19 3
Furness Railway stock,	13,760 0 0	22,253 11 10
No. Eastern Railway stock,	39,503 0 0	39,828 7 9
No. Staffordshire Railway stock,	36,220 0 0	40,382 17 9
London and So. Western Railway stock,	72,045 0 0	75,941 8 9
Gt. Western Railway stock,	125,280 0 0	142,502 12 3
Shrewsbury and Hereford Railway stock,	7,910 0 0	10,285 3 2
Bristol and Exeter Railway stock,	40,000 0 0	40,000 0 0
No. and So. Western Railway stock,	2,240 0 0	3,611 16 3
London, Brighton and So. Coast R'y st'k,	4,000 0 0	4,156 0 0
Manch., Sheff. and L. Railway stock,	79,035 18 9	87,171 12 7
Gt. Eastern Railway stock,	8,805 0 0	11,128 14 11
	$8,347,694 80	$8,876,848 08
Loaned on life policies,	–	483,135 81
		$9,359,983 89

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
Corporation of Leeds,	£30,000 0 0	£30,000 0 0
" of Birmingham,	30,000 0 0	30,000 0 0
" of London,	25,125 0 0	25,125 0 0
" of Manchester,	2,918 15 1	2,918 15 1
" of Liverpool,	100,689 3 1	100,689 3 1
Burton-on-Trent Imp. Commission,	37,842 13 7	37,842 13 7
Birkenhead Imp. Commission,	29,959 13 8	29,959 13 8
Various towns and township bonds,	83,341 6 4	83,341 6 4
Mersey Dock and Harbour Board,	135,164 1 11	135,164 1 11
London and St. Kath. Dock Co.,	18,000 0 0	18,000 0 0
Liverpool Exch. Building Co.,	84,113 12 6	84,113 12 6
" United G. L. Co.,	30,000 0 0	30,000 0 0
Sub-marine Telegraph Co.,	22,425 0 0	15,000 0 0
Bridgewater navigation shares,	275 0 0	185 0 0
Loans on security of various British railway stocks and shares, with margin of from $15\frac{7}{10}$ to 59 per cent. above amount loaned,	529,674 0 0	363,693 7 6
	£1,159,528 6 2	£986,032 13 8
	$6,377,405 72	$5,423,179 76

SUMMARY OF ASSETS, DECEMBER 31, 1875.

Cash value of unencumbered real estate,	$1,155,898 28	
Loans on mort. of real estate (first liens),	1,826,551 10	
Stocks, bonds, etc., as per schedule,	9,359,983 89	
Loans on collat'l security, as per schedule,	5,423,179 76	
Cash in the office of the company,	997 36	
deposited in bank,	328,738 70	
Interest due and accrued,	237,752 39	
Premiums in course of collection (gross),	446,214 65	
Gross Assets,		$18,779,316 13

LIABILITIES.

Net amount of unpaid losses,	$215,742 13	
Unearned prem's on outstanding risks,	1,703,504 00	
Reclaimable upon perpetual fire policies,	18,791 94	
Life and annuity reserve fund,	10,862,500 00	
Dividends to stockholders unpaid,	6,600 71	
Due and accrued for agency and other expenses,	35,170 82	
Bills payable,	64,682 04	
Gross Liabilities, except capital,		12,906,991 64
Surplus as regards Policy-holders,		$5,872,324 49
Paid-up capital,		1,592,497 50
Surplus over Capital,		$4,279,826 99

INCOME.

Cash received for fire premiums,	£979,448 17 8	
Deduct re-insurance, rebate and return prem's,	236,895 7 8	
Net cash received for fire premiums,	£742,553 0 0	$4,084,041 50
Interest received from all sources,	£130,349 10 10	
Income from all other sources; viz., rents,	10,669 19 8	
	£141,019 10 6	
Less carried to Life Department,	82,993 17 11	
	£58,025 12 7	319,140 96
Cash received on account of American bonds,	£375 14 1	2,066 37
Shareholders' life profits for 5 years, ending December 31, 1874,	£67,835 0 0	373,092 50
Gross Cash Income,		$4,778,341 33

EXPENDITURES.

Cash paid for fire losses,	£412,181 12 10	
Deduct salvage and re-insurance,	57,020 0 2	
Net cash paid for fire losses,	£355,161 12 8	$1,953,388 98

Cash dividends paid,		£72,386 5 0		$398,124 37
Cash paid for commissions and brokerage,		94,487 8 8		519,680 88
for salaries of officers and employés,		48,823 13 9		268,530 29
for office, agency and incidental expenses,		51,967 17 11		285,823 43
Deposits returned on perpetual fire risks,	$1,612 62			
Gross Cash Expenditures,				$3,425,547 95

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding Dec. 31, 1874,	$906,959,900 00	$4,463,038 67
written during 1875,	1,192,833,900 00	4,902,784 48
Total,	$2,099,793,800 00	$9,365,823 15
Deduct risks expired and terminated,	1,006,263,500 00	4,063,435 24
In force at end of year,	$1,093,530,300 00	$5,302,387 91
Deduct amount re-insured,	155,844,100 00	787,505 74
Net amount in force,	$937,686,200 00	$4,514,882 17

MISCELLANEOUS.

Premiums received from organization of company,	$53,281,882 26
Losses paid from organization of company,	33,149,465 31
Cash dividends declared from organization of company,	4,869,626 43
Losses incurred during the year,	1,953,388 98
Company's stock owned by directors,	171,831 00

ROYAL CANADIAN INSURANCE COMPANY, MONTREAL, CANADA.

[Incorporated May 23, 1873. Commenced business August 13, 1873.]

PAID-UP CAPITAL, $599,565.

JOHN OSTELL, *President.* *Secretary*, ARTHUR GAGNON.

Office, Nos. 158 and 160 St. James Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

		Par value.	Market value.
30 shares	Bank of Montreal,	$6,000 00	$10,980 00
414 "	Consolidated Bank of Canada,	41,400 00	39,330 00
400 "	Canadian Bank of Commerce,	20,000 00	24,450 00
300 "	Ontario Bank,	12,000 00	12,360 00
482 "	La Banque du Peuple,	24,100 00	22,593 75
20 "	Montreal Building Assoc.,	1,000 00	900 00
20 "	Quebec City Consol'd Fund,	2,000 00	2,000 00
Montreal warehousing bonds,		24,333 33	24,333 33
" harbor bonds,		56,000 00	56,000 00

United States bonds,	$500,000 00	$568,675 00
New York Cent. and H. R. R. R. mort. bonds,	30,000 00	34,725 00
" " " " " " "	10,000 00	12,000 00
Harlem R. R. mortgage bonds,	10,000 00	12,000 00
	$736,833 33	$820,347 08

Securities held as collateral for cash loans:—

	Market value.	Loaned thereon.
10 shares Sincennes & McNaughon Co.,	$1,000 00	$990 86

Summary of Assets, December 31, 1876.

Loans on mortgage of real estate (first liens),	$37,000 00	
Interest due or accrued thereon,	1,637 50	
Stocks, bonds, etc., as per schedule,	820,347 08	
Loans on collateral security, as per schedule,	990 86	
Cash in the office of the company,	16,578 55	
deposited in various banks,	105,281 73	
Interest due and accrued,	103 10	
Premiums in course of collection (gross),	115,720 65	
Notes taken for marine and inland risks,	32,465 98	
Re-insurance due,	58,546 31	
Office furniture, maps, etc., $31,512 43		
Gross Assets,		$1,188,671 76

Liabilities.

Losses adjusted, unpaid,	$111,842 24	
claimed and reported,	69,229 07	
disputed or resisted,	17,650 00	
Total amount of losses,	$198,721 31	
Less re-insurance,	26,161 81	
Net amount of unpaid losses,	$172,559 50	
Unearned premiums on outstanding risks,	503,057 68	
Commissions and brokerage,	10,780 19	
Gross Liabilities, except capital,		686,397 37
Surplus as regards Policy-holders,		$502,274 39
Paid-up capital,		599,565 00
Impairment of Capital,		$97,290 61

Income.

Cash received for fire premiums,	$1,304,414 34	
Deduct re-insurance, rebate and return prem's,	241,016 65	
Net cash received for fire premiums,		$1,063,397 69
Cash received for marine and inland prem's,	$278,061 79	
Deduct re-insurance, rebate and return prem's,	104,179 65	
Net cash received for marine and inl'd prem's,		173,882 14

Interest and dividends received from all sources,		$52,342 50
Received for increased capital,	$19,785 00	
Gross Cash Income,		$1,289,622 33

EXPENDITURES.

Net cash paid for fire losses,	$809,086 40
for marine and inland losses,	156,098 77
Cash dividends paid,	66,004 33
paid for commissions and brokerage,	109,847 11
for salaries of officers and employés,	46,751 36
for state and local taxes,	21,783 01
for office, agency and incidental expenses,	239,972 40
Gross Cash Expenditures,	$1,449,543 38

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$80,359,123 00	$912,032 55
written during 1876,	117,904,644 00	1,304,414 34
Total,	$198,263,767 00	$2,216,446 89
Deduct risks expired and terminated,	92,104,498 00	1,135,085 88
In force at end of year,	$106,159,269 00	$1,081,361 01
Deduct amount re-insured,	8,166,390 00	108,434 86
Net amount in force,	$97,992,879 00	$972,926 15
Marine risks outstanding Dec. 31, 1875,	$1,150,372 00	$20,767 55
written during 1876,	20,935,591 00	278,061 79
Total,	$22,085,963 00	$298,829 34
Deduct risks expired and terminated,	16,041,584 00	230,051 33
In force at end of year,	$6,044,379 00	$68,778 01
Deduct amount re-insured,	5,777,549 00	65,341 34
Net amount in force,	$266,830 00	$3,436 67

MISCELLANEOUS.

Premiums received from organization of company,	$3,906,136 71
Losses paid from organization of company,	1,767,980 77
Cash dividends declared from organization of company,	71,270 45
Dividends declared during the year,	7,928 13
Losses incurred during the year,	965,185 17

SCOTTISH COMMERCIAL INSURANCE COMPANY, GLASGOW, SCOTLAND.

[Incorporated August 8, 1865. Commenced business August 14, 1865.]

PAID-UP CAPITAL, $500,000.

ALEXANDER CRUM, *Ch'n.* *Manager and Sec'y*, FREDERIC J. HALLOWS.

Office, No. 133 West George Street.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
United States 5-20 reg'd bonds,	$436,000 00	$465,926 20
No. British R. R. pref'ce stock,	8,500 00	7,481 54
" " " consolidated stock,	1,787 50	1,469 00
Madras R. R. stock,	5,000 00	5,450 00
Canadian Dominion stock,	48,666 67	50,000 00
Carlton county bonds,	5,000 00	5,183 18
Elgire county bonds,	5,000 00	5,194 62
Lambton county bonds,	14,256 22	15,297 29
	$524,210 39	$556,001 83

Securities held as collateral for cash loans:—

	Par value.	Loaned thereon.
Abersyth and Welsh Coast R'y stock, / Brecon and Merthyr Tydvil R'y stock,	$125,725 00	$66,205 00

SUMMARY OF ASSETS, DECEMBER 31, 1875.

Cash value of unencumbered real estate,	$122,851 25	
Stocks, bonds, etc., as per schedule,	556,001 83	
Loans on collateral security, as per schedule,	66,205 00	
Cash in the office of the company,	896 77	
deposited in various b'nks and with b'kers,	85,204 04	
Interest due and accrued,	2,005 68	
Premiums in course of collection (net),	227,397 37	
Notes taken for fire risks,	1,475 00	
Gross Assets,		$1,062,036 94

LIABILITIES.

Net amount of unpaid losses,	$28,313 33	
Unearned premiums on outstanding risks,	348,704 90*	
Dividends to stockholders unpaid,	87 75	
All other demands against the company,	50,000 00	
Gross Liabilities, except capital,		427,105 98
Surplus as regards Policy-holders,		$634,930 96
Paid-up capital,		500,000 00
Surplus over Capital,		$134,930 96

* Estimated at 50 per cent. of premiums receivable on outstanding risks.

INCOME.

Cash received for fire premiums,	$1,139,148 56	
Deduct re-insurance, rebate and return prem's,	257,347 39	
Net cash received for fire premiums,		$881,801 17
Interest and dividends received from all sources,		39,586 70
Income from transfer fees,		142 00
Gross Cash Income,		$921,529 87

EXPENDITURES.

Net cash paid for fire losses,	$511,851 12
Cash dividends paid,	50,000 00
paid for commissions and brokerage,	131,680 73
for salaries of officers and employés, for state and local taxes,	126,193 90
Gross Cash Expenditures,	$819,725 75

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1874,	$121,689,729 00	$521,382 75
written during 1875,	224,308,287 00	961,054 02
Total,	$345,998,016 00	$1,482,436 77
Deduct risks expired and terminated,	142,201,366 00	609,264 83
In force at end of year,	$203,796,650 00	$873,171 94
Deduct amount re-insured,	41,022,591 00	175,762 14
Net amount in force,	$162,774,059 00	$697,409 80

MISCELLANEOUS.

Premiums received from organization of company,	$3,271,385 00
Losses paid from organization of company,	1,789,591 00
Cash dividends declared from organization of company,	242,566 00
Dividends declared during the year (10 per cent.),	50,000 00
Losses incurred during the year,	511,851 00
Company's stock owned by directors,	66,250 00

WESTERN ASSURANCE COMPANY, TORONTO, CANADA.

[Incorporated August, 1851. Commenced business August, 1851.]

PAID-UP CAPITAL, $427,518.31.

JOHN MCMURRICH, *President.* *Secretary*, F. G. C. LOVELACE.

Office at Toronto.

DETAILED STATEMENT OF STOCKS, BONDS, ETC.

	Par value.	Market value.
Barrie town bonds,	$21,400 00	$19,227 90
Howick township bonds,	3,745 00	3,307 95

Lindsay town bonds,	$3,745 00	$3,019 59
Hamilton city bonds,	7,468 60	6,348 31
Listowel town bonds,	23,540 00	23,540 00
Middlesex county bonds,	4,280 00	4,066 00
Orilla village bonds,	13,375 00	10,766 87
Owen Sound town bonds,	17,387 50	15,565 84
Port Perry village bonds,	6,420 00	5,617 50
St. Vincent township bonds,	2,247 00	2,059 50
Stratford town bonds,	13,781 60	13,781 60
Strathroy town bonds,	32,100 00	27,909 06
Toronto city bonds,	55,953 87	53,781 27
Uxbridge village bonds,	10,700 00	9,630 00
Whitby town bonds,	33,437 50	28,984 35
Windsor town bonds,	1,070 00	989 75
United States bonds,	346,000 00	397,810 00
Province of Quebec bonds,	104,146 66	104,146 66
Canadian Bank of Commerce stock,	66,179 50	81,235 33
Consolidated Bank of Canada stock,	26,750 00	26,750 00
Ontario Bank stock,	12,840 00	13,225 20
Imperial Loan and Investment Co. stock,	44,726 00	49,198 60
	$851,293 23	$900,961 28

Summary of Assets, December 31, 1876.

Cash value of unencumbered real estate,	$26,376 04	
Loans on mortgage of real estate (first liens),	54,185 58	
Interest due or accrued thereon,	11,026 60	
Stocks, bonds, etc., as per schedule,	900,961 28	
Cash deposited in various banks,	111,044 47	
Premiums in course of collection (gross),	67,651 70	
Notes taken for marine and inland risks,	24,829 39	
Marine property,	4,689 55	
Gross Assets,		$1,200,764 61

Liabilities.

Net amount of unpaid losses,	$29,027 33	
Unearned premiums on outstanding risks,	357,507 96	
Dividends to stockholders unpaid,	33,144 63	
Commissions and brokerage,	11,275 28	
Gross Liabilities, except capital,		430,955 20
Surplus as regards Policy-holders,		$769,809 41
Paid-up capital,		427,518 31
Surplus over Capital,		$342,291 10

Income.

Cash received for fire premiums,	$716,616 76	
Deduct re-insurance, rebate and return prem's,	70,062 13	
Net cash received for fire premiums,		$646,554 63

Cash received for marine and inland prem's, .	$81,045 71	
Deduct re-insurance, rebate and return prem's,	32,990 99	
Net cash received for marine and inl'd prem's,		$48,054 72
Unpaid premium notes received during the year, ...	$23,688 30	
Interest and dividends received from all sources, . . .		84,305 29
Gross Cash Income, ...		$778,914 64

EXPENDITURES.

Cash paid for fire losses, ...	$367,745 55	
Deduct salvage and re-insurance, . . .	26,178 05	
Net cash paid for fire losses, ...		$341,567 50
Cash paid for marine and inland losses, . .	$72,791 30	
Deduct salvage and re-insurance, . . .	18,332 05	
Net cash paid for marine and inland losses, .		54,459 25
Cash dividends paid, ...		62,720 90
paid for commissions and brokerage, ...		112,077 05
for state and local taxes, ...		5,070 69
for salaries, agency and office expenses, . . .		107,088 34
Gross Cash Expenditures, ...		$682,983 73

RISKS AND PREMIUMS.

		Premiums.
Fire risks outstanding December 31, 1875,	$51,618,162 00	$627,938 00
written during 1876, . . .	61,674,092 00	716,617 01
Total, ...	$113,292,254 00	$1,344,555 01
Deduct risks expired and terminated, .	68,083,323 00	644,547 54
In force at end of year, ...	$45,208,931 00	$700,007 47
Deduct amount re-insured, . . .	1,179,453 00	16,485 73
Net amount in force, ...	$44,029,478 00	$683,521 74
Marine risks outstanding Dec. 31, 1875, .	$284,612 00	$17,825 90
written during 1876, . .	7,161,373 00	111,591 35
Total, ...	$7,445,985 00	$129,417 25
Deduct risks expired and terminated, .	7,328,137 00	120,142 77
In force at end of year, . . .	$117,848 00	$9,274 48
Deduct amount re-insured, . . .	75,916 00	4,462 12
Net amount in force, ...	$41,932 00	$4,812 36

INSURANCE COMPANIES

OF OTHER STATES AND FOREIGN COUNTRIES,

(EXCEPTING LIFE AND ACCIDENT COMPANIES,)

AUTHORIZED TO DO BUSINESS IN MASSACHUSETTS, WITH THE AGENTS ACTING FOR THE SAME, AND THE AMOUNT OF BUSINESS DONE AND TAX PAID BY EACH, FOR THE YEAR ENDING OCTOBER 31, 1876, AS RETURNED TO THE TAX COMMISSIONER, AND BY HIM COMPILED.

EVERY AGENT OR SUB-AGENT of any insurance company not incorporated in this Commonwealth, is required by law to procure from the Insurance Commissioner a CERTIFICATE OF AUTHORITY for each company for which he proposes to act. The Certificate specifies the name of the Agent or Sub-Agent, and also the name of the company for which he is authorized to act. It expires, and must be renewed, on the first day of April in each year.

To guard against the impositions of fraudulent companies and dishonest agents, the Commissioner deems it his duty to advise that parties solicited to insure in any company not chartered in this State, *should decline to deal with any person not holding the Commissioner's Certificate of Authority, or to insure in any company not named in the Certificate.*

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
ÆTNA,	Hartford, Conn.,	Adams, Coleman S.,	Framingham,	$221,015 00	$2,701 10	$54 02
		Alden, Jared F.,	Middleborough,	60,833 00	849 08	16 98
		Allen, Asa,	Holliston,	21,750 00	196 57	3 93
		Bird, H.,	Cambridge,	68,600 00	820 00	16 40
		Brown, Samuel W.,	Concord,	22,700 00	267 37	5 35
		Bush, Andrew L.,	Westfield,	143,243 00	1,754 02	35 08
		Carter, B. F., & Co.,	Newburyport,	555,961 00	7,332 82	146 66
		Chapin, Chas. M.,	Hyde Park,	353,985 00	2,797 78	55 96
		Church, H. C.,	Lowell,	545,079 66⅔	8,282 95	165 66
		Clapp, Lafayette,	Easthampton,	98,350 00	1,212 53	24 25
		Daggett & Richardson,	Attleborough,	265,350 00	3,516 45	70 33
		Danforth, Keyes,	Williamstown,	11,600 00	150 25	3 00
		Dunham & Wilson,	Pittsfield,	363,363 85	4,509 02	90 18
		Dunham, Henry J.,	Stockbridge,	150,061 00	1,829 65	36 59
		Dutcher, H., & Co.,	Sheffield,	101,605 00	974 00	19 48
		Fisher, Milton M.,	Medway,	271,170 00	4,011 59	80 23
		Fiske, George B.,	Holliston,	36,535 00	379 98	7 60
		Flagg, Dunham & Wilson,	North Adams,	183,000 00	1,704 11	34 08
		Forbush, James M.,	Natick,	74,575 00	958 73	19 17

		Francis, Lysander M.,	Hinsdale,	$26,000 00	$409 91	$8 20
		Gifford, James,	Provincetown,	72,000 00	1,089 26	21 79
		Goodell, Walter S.,	Haverhill,	483,650 00	5,263 73	105 27
		Gordon, William R.,	Beverly,	74,450 00	881 58	17 63
		Hall, John T.,	Plymouth,	252,575 00	3,208 41	64 17
		Hayward, E. H.,	Ayer,	98,450 00	1,090 21	21 80
		Howland, F. P., & Sons,	Abington,	160,025 00	2,080 98	41 62
		Hunt Brothers,	Athol,	321,891 67	4,914 38	98 29
		Hyde, James F. C.,	Newton,	352,790 00	4,441 75	88 83
		Ingraham, Wm. H.,	Watertown,	115,025 00	1,655 01	33 10
		Jennings, Albert,	Wellesley,	100,435 00	1,070 03	21 40
		Jennings, William,	Wellesley,	436,580 00	3,439 89	68 80
		Johnson, R. B.,	Holyoke,	439,190 00	4,728 62	94 57
		Johnson, Waldo,	Webster,	103,630 00	1,380 76	27 62
		Kirkland, Harvey,	Northampton,	180,425 00	2,000 03	40 00
Ætna (continued),	Hartford, Conn.,	Ladd Brothers & Co.,	Springfield,	1,509,839 50	17,354 44	347 09
		Lane, Otis,	Ware,	67,500 00	984 75	19 69
		Leonard & Lyman,	Westfield,	137,748 45	1,636 79	32 74
		Lyons, Samuel J.,	Greenfield,	388,029 50	4,662 60	93 25
		Mansfield, J. D.,	Wakefield,	30,093 00	454 84	9 10
		Mercer & Goodrich,	Boston,	2,156,042 00	20,457 38	409 15
		Mercer & Whittemore,	Boston,	1,148,801 66	10,001 76	200 04
		Merrill, Charles,	Malden,	271,584 00	3,217 97	64 35
		Meserve, Clement,	Hopkinton,	98,000 00	1,154 92	23 09
		Morris, Edward F.,	Monson,	94,425 00	993 83	19 88
		Nichols, Charles S., & Co.,	Salem,	833,146 33	11,477 63	229 55
		Nichols, S. S.,	Holliston,	19,450 00	149 23	2 98
		Otis, George,	Yarmouthport,	31,500 00	367 80	7 36
		Parker, George G.,	Milford,	174,200 00	2,996 94	59 94
		Parker, James O.,	Methuen,	1,263 70	1,528 67	30 57
		Paul, Abram C.,	Stoughton,	97,475 00	1,225 21	24 50

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Pease, Joseph T.,	Edgartown,	$7,400 00	$79 75	$1 59
		Phillips, Elisha M.,	Southbridge,	121,066 66⅔	1,738 02	34 76
		Porter, B. T. H.,	Woburn,	213,432 00	2,862 59	57 25
		Puffer, Loring W.,	Brockton,	258,100 00	3,207 00	64 14
		Sherman, Joseph,	E'st Weymouth,	126,094 33	1,679 13	33 58
		Siggins, Thomas,	Gt. Barrington,	18,300 00	180 47	3 61
		Silsbee & Pickford,	Lynn,	538,365 00	7,924 00	158 48
		Skerry, S. H., & Co.,	No. Brookfield,	157,425 33⅓	2,252 28	45 05
		Slade, John P.,	Fall River,	224,358 00	2,758 44	55 17
		Smart, Joseph A.,	Andover,	137,675 00	1,943 07	38 86
		Smith, Henry A.,	Stoneham,	116,226 00	1,612 20	32 24
		Stacy, Samuel A., & Son,	Gloucester,	599,100 00	7,122 98	142 46
		Stephenson, A. L.,	Hingham,	44,388 00	541 98	10 84
ÆTNA (concluded),	Hartford, Conn.,	Stephenson, Luther, Jr.,	Hingham,	8,950 00	113 25	2 26
		Stevens, C. G., & Son,	Clinton,	69,749 00	1,034 45	20 69
		Swan, Albert D.,	Lawrence,	721,685 00	8,163 13	163 26
		Tarr, J. Trueman, & Co.,	Rockport,	8,250 00	141 88	2 84
		Taylor, George W.,	Lexington,	28,250 00	332 25	6 64
		Tillinghast & Alden,	New Bedford,	191,675 00	2,543 60	50 87
		Tillinghast, Joseph S.,	New Bedford,	144,090 00	2,685 37	53 72
		Underhay, John,	Holbrook,	48,765 00	541 26	10 82
		Upton & Willis,	Fitchburg,	148,100 00	1,951 59	39 03
		Viles, Daniel F.,	Waltham,	65,925 00	957 24	19 14
		Washburn, J. D.,	Worcester,	1,294,655 00	18,963 89	379 28
		Whitney, E. C.,	Marlborough,	186,850 00	2,276 28	45 52
		Williams, Sydney A.,	Taunton,	464,951 00	7,101 73	142 03
		Wood, Bros. & Stratton,	Hudson,	103,328 00	1,264 32	25 29
				$19,872,144 65⅔	$242,539 46	$4,850 74

ÆTNA,	New York,	Fuller, W. A.,	Springfield,	$106,500 00	$1,931 78	$38 64
		Jordan & Lovett,	Boston,	660,575 00	6,375 90	127 52
				$767,075 00	$8,307 68	$166 16
		Almy, Charles,	New Bedford,	$134,800 00	$1,635 09	$32 70
		Baker, Samuel S.,	Dennis,	8,550 00	91 31	1 83
		Cardell, E. L.,	Lowell,	211,239 00	3,466 50	69 33
		Christie, G. A.,	Northampton,	99,125 00	1,249 96	25 00
		Dennis, C. B., & Co.,	Fitchburg,	133,200 00	1,915 32	38 31
		Foote, William H.,	Westfield,	60,950 00	1,130 38	22 61
		Gentlee, Thomas P.,	Manchester,	2,500 00	75 00	1 50
		Hastings, W. B., & Co.,	E. Cambridge,	126,122 11	2,254 49	45 09
		Hinckley, Jos. W.,	Taunton,	13,700 00	216 05	4 32
		Horton, J. J.,	Attleborough,	20,117 67	345 75	6 91
		Jackson & Hinckley,	Taunton,	52,964 00	732 98	14 66
AMAZON,	Cincinnati, O.,	Johnson, Thos. H.,	Salem,	4,400 00	74 40	1 49
		Lincoln, W., & Co.,	Warren,	101,289 00	1,904 02	38 08
		Mann & Hutchins,	Lawrence,	84,102 70	1,223 36	24 46
		Merriam, Chas. A.,	Chelsea,	50,965 00	616 03	12 32
		Merrill, E. S.,	Winchendon,	15,500 00	183 38	3 67
		Newcomb, Alex.,	Viney'd Haven,	1,500 00	25 00	50
		Parks, L. C.,	Worcester,	117,561 00	1,956 26	39 13
		Siggins, Thomas,	Gt. Barrington,	18,800 00	186 09	3 72
		Stearns Bros.,	Boston,	1,551,004 06	22,194 26	443 89
		Upton, Daniel,	Adams,	17,050 00	287 12	5 74
		Webb & Parker,	Pittsfield,	51,878 00	938 26	18 76
		Whitaker, E. D. & C. F.,	No. Adams,	336,749 00	4,584 51	91 69
				$3,214,066 54	$47,285 52	$945 71

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Currier, Aug. N.,	Worcester,	$34,300 00	$422 50	$8 45
		Norwood, John K.,	Lawrence,	127,000 00	2,070 02	41 40
		Osgood & Eaton,	Lowell,	12,000 00	210 50	4 21
AMERICAN,	Newark, N. J.,	Parks, L. C.,	Worcester,	14,450 00	190 62	3 81
		Pope, Richard,	Boston,	623,332 00	4,721 24	94 42
		Warriner, S. C.,	Springfield,	79,950 00	896 54	17 93
				$891,032 00	$8,511 42	$170 22
		Boardman, Chas. H.,	Lynn,	$57,300 00	$783 60	$15 67
		Brown, Benj. F.,	Boston,	62,300 00	1,089 67	21 79
		Carpenter, Geo. O.,	Boston,	1,657,943 00	23,145 11	462 90
		Eldred, Edwin,	Worcester,	66,650 00	1,158 42	23 17
		Follansbee, H. L.,	Gloucester,	14,950 00	129 45	2 59
AMERICAN CENTRAL,	St. Louis, Mo.,	Hinckley, Jos. W.,	Taunton,	23,775 00	455 65	9 11
		Hollis, E. P., & Co.,	Natick,	19,610 00	265 25	5 30
		Jackson & Hinckley,	Taunton,	51,395 00	887 13	17 74
		Ladd Bros.,	Springfield,	109,104 50	1,612 18	32 24
		McCormick & McCann,	Chelsea,	29,960 00	272 05	5 44
		Norwood, John K.,	Lawrence,	30,650 00	677 37	13 54
				$2,123,637 50	$30,475 88	$609 49
		Coney, Herbert M.,	Ware,	$6,000 00	$60 00	$1 80
		Covel, Haffards & Co.,	Fall River,	86,750 00	415 99	12 48
AMERICAN FIRE,	Philadelphia,	Currier, Aug. N.,	Worcester,	219,983 00	2,982 93	89 48
		Cushman, Jas. M.,	Taunton,	31,850 00	461 95	13 86
		Dunham, H. J.,	Stockbridge,	4,800 00	66 25	1 99

AMERICAN FIRE (con.),	Philadelphia, Pa.	Elliott, Geo. M.,	Lowell,	$34,510 00	$476 58	$14 30
		Farwell, Royal E.,	Natick,	7,575 00	94 92	2 85
		Foster & Scull,	Boston,	1,624,385 75	14,160 41	424 81
		Frankle, Jones,	Haverhill,	59,600 00	676 22	20 29
		Hall, John T.,	Plymouth,	14,000 00	184 25	5 53
		Holman, Silas,	Fitchburg,	31,563 00	490 51	14 71
		Howe, Samuel E.,	Pittsfield,	41,488 00	543 61	16 31
		Johnson, Thos. H.,	Salem,	110,750 00	1,230 50	36 91
		Johnson, Waldo,	Webster,	14,300 00	176 59	5 30
		Joyner, Herbert C.,	Gt. Barrington,	17,550 00	214 93	6 45
		Judd, Warner & Co.,	Springfield,	57,700 00	773 43	23 20
		Laws, Alfred,*	Brockton,	12,850 00	184 87	5 55
		Medcalf, William,	Ware,	10,100 00	141 00	4 23
		Packard, S. F.,	Brockton,	5,500 00	96 50	2 89
		Parker, Geo. G.,	Milford,	23,550 00	239 54	7 18
		Peck & Pierce,	Northampton,	56,965 00	493 91	14 82
		Piper & Sawyer,	Newburyport,	41,600 00	543 31	16 30
		Richards, Elias,	Weymouth,	15,950 00	192 75	5 78
		Robinson, R. B.,	Westfield,	21,475 00	344 84	10 35
		Van Campen, Hiram,	New Bedford,	75,725 00	1,243 91	37 32
		Wilcox, Carlos T.,	Lawrence,	130,080 00	1,297 96	38 93
		Williams, Gorham D.,	Greenfield,	33,175 00	329 80	9 89
				$2,789,774 75	$28,117 46	$843 51
AMITY,	New York,	Horton, Wm. R.,	Boston,	$230,400 00	$1,179 22	$23 58
		Laughna, W. O.,	Worcester,	–	275 25	5 50
		Walden & Miller,	No. Adams,	4,000 00	77 50	1 55
				$234,400 00	$1,531 97	$30 63

* Agency resigned March, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
ARCTIC,	New York,	Dillingham, C. C.,	Fall River,	$600 00	$9 00	$0 18
		Jordan & Lovett,	Boston,	275,625 00	4,278 87	85 58
		Tinker, Arthur M.,	No. Adams,	100 00	3 00	06
				$276,325 00	$4,290 87	$85 82
ARMENIA,	Pittsburg, Pa.,	Harrington, N. A.,	Worcester,	$56,268 50	$585 98	$17 58
		Holmes & Gilmore,	Springfield,	22,925 00	253 83	7 61
		Judd & Gray,	Springfield,	19,024 25	331 65	9 95
		Judd, C. C.,	Holyoke,	35,585 00	472 85	14 19
		Swords, James,	Boston,	690,732 33	4,675 24	140 26
				$824,535 08	$6,319 55	$189 59
ATLANTIC,	Brooklyn, N. Y.,	Dunham & Wilson,	Pittsfield,	$38,306 41	$682 74	$13 65
		Dutcher, H., & Co.,	Sheffield,	6,100 00	85 00	1 70
		Flagg, Dunham & Wilson,	No. Adams,	56,190 00	465 53	9 31
		Freeman & Vinton,	Boston,	1,947,010 00	25,191 24	503 82
		Holman, Silas,	Fitchburg,	15,350 00	284 40	5 68
		James, Thos. M.,	New Bedford,	82,850 00	1,317 91	26 36
		Judd & Gray,	Springfield,	145,769 00	2,154 85	43 10
		Lincoln, Wm., & Co.,	Warren,	107,074 00	1,630 02	32 60
		Noyes, Linwood,	Worcester,	117,383 00	1,494 27	29 88
		Reynard, Remington & Co.,	Fall River,	129,758 34	2,183 01	43 66
		Robinson, R. B.,	Westfield,	18,825 00	242 84	4 86
		Thomas, Edward A.,	Amherst,	19,255 00	258 89	5 17
		Walker, Oliver,	Northampton,	78,332 22	1,212 09	24 24
		Wood & Bangs,*	Taunton,	53,183 25	974 69	19 49
				$2,815,386 22	$38,177 48	$763 52

ATLANTIC FIRE & MARINE,	Providence, R. I.,	Chace & Shaw,	Fall River,	$7,200 00	$188 80	$3 78
		Eldred, Edwin,	Worcester,	105,558 34	1,318 41	26 37
		Freeman & Vinton,	Boston,	474,277 00	4,731 70	94 63
		Johnson, Wm. F.	Lynn,	52,575 00	996 23	19 92
		Ladd Brothers,	Springfield,	82,950 00	1,214 64	24 29
		Nichols, Chas. S., & Co.,	Salem,	96,107 00	1,660 28	33 21
		Tillinghast & Alden,	New Bedford,	19,300 00	184 07	3 68
		Tillinghast, Jos. S.,	New Bedford,	11,500 00	184 00	3 68
				$849,467 34	$10,478 13	$209 56
ATLANTIC MUTUAL,	New York,	Coffin G. Winthrop,	Boston,	$9,239,225 00	$199,591 83	$3,991 84
ATLAS,	Hartford, Conn.,	Allen, James G.,	Palmer,	$35,975 00	$513 05	$10 26
		Allison, Henry,	Fitchburg,	17,363 00	366 42	7 33
		Almy, Chas.,	New Bedford,	78,791 67	1,386 46	27 73
		Billings, Henry W.,	Conway	5,150 00	64 25	1 28
		Briggs, Geo. H.,	Amesbury,	58,416 00	983 20	19 66
		Chapin, A. W., & Co.,	Springfield,	47,750 00	860 73	17 21
		Collins, Thos. C.,	Middleborough,	1,425 00	15 75	31
		Davis, James F.,	Barre,	21,900 00	323 75	6 47
		Edwards, John, & Co.,	Lawrence,	8,900 00	110 13	2 20
		Elliott, William,	Greenfield	35,720 00	482 55	9 65
		Fisher, Frederick L.,	Medway,	9,250 00	128 62	2 57
		Follansbee, H. L.,	Gloucester,	136,787 00	1,798 51	35 97
		Frankle, Jones,	Haverhill,	30,975 00	361 64	7 23
		Goodman, Jas., & Co.,	Boston,	726,118 77 2/3	7,899 24	157 98
		Gould, Jesse, & Son,	Chelsea,	50,961 00	838 80	16 78
		Hall, John T.,	Plymouth,	26,500 00	224 00	4 48
		Hastings, W. B., & Co.,	E. Cambridge,	161,491 77	2,851 05	57 02

* From November 1, 1875, to July 7, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Holmes & Gilmore,	Springfield,	$20,800 00	$309 29	$6 18
		Howe, Samuel E.,	Pittsfield,	38,625 00	585 78	11 72
		Howland, S. D.,	Fall River,	81,412 00	1,188 04	23 76
		Hunt Brothers,	Athol,	18,266 67	323 12	6 46
		Hunt, George F.,	Lowell,	24,930 00	411 05	8 22
		Johnson, Waldo,	Webster,	14,350 00	331 37	6 63
		Joyner, Herbert C.,	Gt. Barrington,	30,600 00	446 98	8 94
		Lincoln, Wm., & Co.,	Warren,	57,787 00	1,193 67	23 87
		Lincoln, Wm., & Son,	Brookline,	23,950 00	321 11	6 42
		Macintire, S. A.,	Salem,	75,285 00	1,302 71	26 05
		Merrill, E. S.,	Winchendon,	16,250 00	194 06	3 88
		Munroe, A. C.,	Worcester,	99,466 90	1,875 75	37 51
		Norwood, John K.,	Lawrence,	8,400 00	135 50	2 71
ATLAS (continued),	Hartford, Conn.,	Parker, George G.,	Milford,	22,800 00	363 20	7 26
		Peck & Pierce,	Northampton,	42,325 00	536 09	10 72
		Peck, Benj. W.,	Holyoke,	3,699 22	48 48	97
		Phillips, Elisha M.,	Southbridge,	25,875 00	444 41	8 89
		Puffer, Loring W.,	Brockton,	24,850 00	320 00	6 40
		Sandland, Thos. G.,	N. Attleborough,	14,550 00	251 62	5 03
		Sherman, Joseph,	E. Weymouth,	15,083 33	189 78	3 80
		Silsbee & Pickford,	Lynn,	65,900 00	1,308 20	26 16
		Sprague, Phineas,	Malden,	32,200 00	470 70	9 41
		Swift, Reuben W.,	Provincetown,	66,500 00	563 62	11 27
		Thomas, Edward A.,	Amherst,	65,525 00	713 54	14 27
		Tisdale, G. W.,	Brighton,	49,575 00	586 11	11 72
		Trowbridge & Tisdale,	Brighton,	99,161 00	1,669 43	33 39
		Trowbridge, S. W.,	Brighton,	38,220 00	495 80	9 92
		Underwood, Geo. E.,	Ayer,	32,672 00	516 34	10 33

		Walker, Oliver,	Northampton,	$25,100 00	$361 51	$7 23
		Washburn, Geo. A.,	S. Framingham,	22,650 00	259 00	5 18
		Wetherbee & Nutter,	Brighton,	26,340 00	523 75	10 47
ATLAS (concluded),	Hartford, Conn.,	Whitaker, V. A.,	North Adams,	34,805 00	590 62	11 81
		Whitney, E. C.,	Marlborough,	37,300 00	465 25	9 31
		Williams, Sydney A.,	Taunton,	21,854 00	330 79	6 62
				$2,730,581 33⅔	$38,834 82	$776 64
		Abbott, Hollis E.,	Brookline,	$46,516 00	$987 00	$19 74
		Almy, Charles,	New Bedford,	15,100 00	539 06	10 78
		Barnes, William,	Marlborough,	18,025 00	214 33	4 28
		Browning & Brown,	Holyoke,	18,150 00	322 13	6 44
		Cardell, E. L.,	Lowell,	118,898 50	1,866 00	37 32
		Chaffee, J. C.,	Lee,	22,100 00	492 00	9 84
		Christie, G. A.,	Northampton,	51,250 00	383 61	7 68
		Dennis, C. B., & Co.,	Fitchburg,	28,900 00	527 37	10 55
		Foote, Wm. H.,	Westfield,	23,525 00	338 34	6 77
		Hastings, W. B.,	E. Cambridge,	105,778 50	2,097 51	41 95
BANGOR,	Bangor, Me.,	Horton, Jas. J.,	Attleborough,	16,400 00	259 05	5 18
		Jones, Arthur H.,	Athol,	23,950 00	499 00	9 98
		Judd & Gray,	Springfield,	122,331 00	2,146 99	42 94
		Judd, Charles C.,	Holyoke,	16,425 00	184 71	3 69
		Kendall, Geo. E.,	Worcester,	26,800 00	229 77	4 59
		Lincoln, Wm., & Co.,	Warren,	56,338 00	1,049 20	20 98
		Lockey, John M.,	Leominster,	61,117 00	1,141 25	22 82
		Merriam, Chas. A.,	Chelsea,	18,510 00	228 37	4 57
		Millay, G. A.,	Southbridge,	19,557 00	237 84	4 76
		Norwood, John K.,	Lawrence,	37,242 00	840 41	16 81
		Parks, L. C.,	Worcester,	68,854 00	1,065 34	21 31
		Porter, John W.,	Boston,	375,091 00	6,202 05	124 04

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Puffer, H. M.,	Shelburne Falls,	$11,100 00	$136 12	$2 72
		Siggins, Thomas,	Gt. Barrington,	10,000 00	180 00	3 60
		Silsbee, James B.,	Lynn,	41,800 00	900 30	18 00
BANGOR (con.),	Bangor, Me.,	Stearns Brothers,	Boston,	643,602 25	9,333 36	186 67
		Trefry, Samuel S.,	Marblehead,	23,275 00	333 48	6 67
		Webb & Parker,	Pittsfield,	21,903 00	525 83	10 51
		Whitaker, C. F.,	Boston,	28,700 00	693 68	13 87
		Whitaker, E. D. & C. F.,	No. Adams,	411,653 34	6,631 84	132 63
				$2,482,891 59	$40,585 94	$811 69
		Beattie, W. A.,	Boston,	$2,046,901 00	$21,776 36	$435 53
		Boardman, Chas. H.,	Lynn,	94,620 00	1,337 23	26 74
		Chapin, A. W., & Co.,	Springfield,	74,150 00	892 05	17 84
		Follansbee, H. L.,	Gloucester,	41,400 00	561 20	11 22
		Fullerton, Chas. D.,	Brockton,	13,300 00	167 25	3 34
		Grinnell, Lawrence,	New Bedford,	50,900 00	823 00	16 46
		Holman, Silas,	Fitchburg,	14,600 00	247 75	4 95
BRITISH AMERICA,	Toronto, Ca.,	Howe, Samuel E.,	Pittsfield,	26,800 00	287 14	5 74
		Hunt, Geo. F.,	Lowell,	11,600 00	174 37	3 49
		Lincoln, Wm., & Co.,	Warren,	39,276 00	550 63	11 01
		Lincoln, Wm., & Son,	Brookline,	2,600 00	56 00	1 12
		Munroe, A. C.,	Worcester,	44,075 00	774 46	15 48
		Murphy, James,	Lawrence,	39,800 00	406 08	8 12
		Parker, George G.,	Milford,	6,000 00	91 25	1 83
		Tinker, Arthur M.,	No. Adams,	43,150 00	558 09	11 16
		Wills, George E.,	Haverhill,	63,464 00	849 51	16 99
				$2,612,636 00	$29,552 37	$591 02

BUFFALO,	Buffalo, N. Y.,	Stearns Brothers,	Boston,	$1,325,808 02	$16,974 56	$339 49
BUFFALO GERMAN,	Buffalo, N. Y.,	Swords, James,	Boston,	$1,586,823 16	$12,584 66	$251 69
		Ward, Benjamin A.,	Lynn,	109,950 00	1,634 95	32 70
				$1,696,773 16	$14,219 61	$284 39
CITIZENS',	New York,	Ellison, Hollis & Co.,	Boston,	$944,444 00	$7,793 27	$155 87
		Lincoln, Wm., & Co.,	Warren,	12,500 00	187 95	3 76
				$956,944 00	$7,981 22	$159 63
CITIZENS',	Newark, N. J.,	Abbott, Hollis E.,	Brookline,	$19,375 00	$377 00	$7 54
		Adams, Edward F.,	Haverhill,	32,600 00	548 12	10 96
		Almy, Charles,	New Bedford,	19,700 00	531 98	10 64
		Appleton, Z. A.,	Rockport,	16,250 00	243 46	4 87
		Boardman & Earp,	Lynn,	23,900 00	386 54	7 73
		Brainard, J. C.,	Warren,	93,917 00	1,500 26	30 01
		Brown Brothers,	Holyoke,	68,458 00	875 09	17 50
		Chace & Slade,	Fall River,	2,400 00	75 00	1 50
		Chace, Benj. A.,	Fall River,	9,490 00	117 42	2 35
		Chaffee, J. C.,	Lee,	51,137 00	980 56	19 61
		Christie, G. A.,	Northampton,	44,850 05	511 38	10 23
		Church, H. C.,	Lowell,	32,683 00	650 00	13 00
		Damon, Isaac N.,	Lexington,	2,000 00	47 50	95
		Dennis, Chas. B., & Co.,	Fitchburg,	30,500 00	575 15	11 50
		Derby, John H.,	Salem,	10,200 00	171 50	3 43
		Fay, Heman S.,	Marlborough,	12,450 00	191 87	3 84
		Follansbee, H. L.,	Gloucester,	4,400 00	68 92	1 38
		Fuller, W. A.,	Springfield,	287,575 00	5,508 38	110 17
		Gifford, Simeon S.,	Provincetown,	14,300 00	195 00	3 90

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Gould, Jesse, & Son,	Chelsea,	$28,924 00	$531 74	$10 63
		Hayden, Jos. P.,	Wareham,	21,250 00	336 50	6 73
		Howe, Samuel E.,	Pittsfield,	15,166 00	208 09	4 16
		Hunt, Eben W.,	Weymouth,	–	62 25	1 24
		Jones, Arthur H.,	Athol,	4,500 00	50 00	1 00
		Lane, Otis,	Ware,	10,250 00	169 25	3 38
		Laughna, W. O.,	Worcester,	–	950 00	19 00
		Lockey, John M.,	Leominster,	72,434 00	1,609 08	32 18
		Mann & Hutchins,	Lawrence,	48,566 67	685 88	13 71
		Merrifield, H. K., & Co.,	Boston,	1,625,450 00	18,750 00	375 00
		Merrifield, H. K., & Co.,	Worcester,	266,729 34	4,076 90	81 53
		Newcomb, Alex.,	Viney'd Haven,	2,500 00	50 00	1 00
		Nichols, Chas. S., & Co.,	Salem,	17,400 00	256 25	5 12
CITIZENS' (con.),	Newark, N. J.,	Parker, George G.,	Milford,	11,350 00	222 70	4 45
		Perkins, G. Henry,	Hyde Park,	25,999 00	336 00	6 72
		Reed, E. M.,	Mansfield,	10,750 00	149 12	2 98
		Sager, Franklin E.,	Holliston,	2,200 00	33 00	66
		Selkirk, A. W.,	Gt. Barrington,	38,825 00	690 62	13 81
		Serratt, Wm. D.,	Melrose,	7,500 00	109 17	2 18
		Shattuck, John N.,	Natick,	8,025 00	115 95	2 32
		Taylor, Jos. N.,	N. Andover,	13,550 00	206 00	4 12
		Turner, John N.,	Northampton,	42,530 00	543 18	10 87
		Underwood, Geo. E.,	Ayer,	61,900 00	1,072 96	21 46
		Upton, Daniel,	Adams,	4,400 00	71 25	1 42
		Ward, Benj. A.,	Lynn,	33,650 00	490 03	9 80
		Webber, J. H.,	Cambridgeport,	12,850 00	169 12	3 38

Citizens' (concluded),	Newark, N. J.,	Whitaker, E. D. & C. F.,	No. Adams,	$58,441 00	$920 79	$18 41
		Wills, George E.,	Amesbury,	23,333 00	299 00	5 98
				$3,244,658 01	$46,719 96	$934 35
Citizens',	St. Louis, Mo.,	Carpenter, Geo. O.,	Boston,	$898,355 00	$13,523 43	$270 47
		Eldred, Edwin,	Worcester,	39,000 00	611 07	12 22
		Hinckley, Jos. W.,	Taunton,	16,125 00	331 88	6 64
		Jackson & Hinckley,	Taunton,	47,740 00	725 92	14 52
		Parkhurst, C. S.,	Springfield,	25,250 00	289 93	5 79
				$1,026,470 00	$15,482 23	$309 64
City Fire,	New York,	Beattie, W. A.,	Boston,	$901,505 00	$5,249 41	$104 99
Clay Fire and Marine,	Newport, Ky.,	Bush, Andrew L.,	Westfield,	$12,000 00	$208 70	$5 22
		Chace, Benj. A.,	Fall River,	2,000 00	47 61	1 19
		Chaffee, J. C.,	Lee,	29,290 40	606 54	15 16
		D'Evelyn & Eastman,	Lowell,	34,300 00	437 90	10 95
		Fletcher & Hall,	Boston,	711,954 50	10,465 28	261 63
		Joyner, Herbert C.,	Gt. Barrington,	27,800 00	516 75	12 92
		Parker, George G.,	Milford,	–	16 80	42
		Parks, L. C.,	Worcester,	10,777 00	195 58	4 89
		Spalding, L. V.,	Haverhill,	16,000 00	183 75	4 59
		Tracy, C. C.,	Northampton,	27,700 00	272 57	6 81
		Van Campen, Hiram,	New Bedford,	20,717 00	511 50	12 79
		Warriner, S. C.,	Springfield,	2,250 00	48 28	1 20
		Wood & Bangs,*	Taunton,	19,870 00	446 85	11 17
		Wood, B. L.,†	Taunton,	11,100 00	180 85	4 52
				$925,758 90	$14,138 96	$353 46

* From November 1, 1875, to July 7, 1876.

† From July 1, 1876, to October 31, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
CLINTON FIRE,	New York,	Curtis, George J.,	Boston,	$1,539,605 00	$10,390 85	$207 82
		Rotherey, J. J. E.,	Boston,	417,680 00	2,533 44	50 67
				$1,957,285 00	$12,924 29	$258 49
COLUMBIA FIRE,	New York,	Jordan & Lovett,	Boston,	$738,100 00	$5,843 28	$116 87
		Walden & Miller,	No. Adams,	6,750 00	151 87	3 04
				$744,850 00	$5,995 15	$119 91
COMMERCE,	Albany, N. Y.,	Church, H. C.,	Lowell,	$43,150 00	$732 46	$14 65
		Fitch, Dana K.,	Worcester,	99,170 50	1,361 38	27 23
		Johnson, R. B.,	Holyoke,	72,325 00	910 47	18 21
		Johnson, Wm. F.,*	Lynn,	21,100 00	330 25	6 60
		Root, A. B., & Co.,	Pittsfield,	1,000 00	25 00	50
		Sears & Bowers,	Boston,	280,499 00	2,465 74	49 31
				$517,244 50	$5,825 30	$116 50
COMMERCE FIRE,	New York,	Sawyer & Blake,	Boston,	$556,137 17	$6,051 12	$121 02
COMMERCIAL FIRE,	New York,	Abbott, Hollis E.,	Brookline,	$93,250 00	$1,321 20	$26 43
		Brown Brothers,	Holyoke,	36,775 00	493 56	9 87
		Cardell, E. L.,	Lowell,	104,977 50	1,268 50	25 37
		Collins, Thomas C.,	Middleborough,	3,500 00	50 00	1 00
		Dobson, Isaac F.,	Boston,	275,775 00	3,116 30	62 33
		Fuller, W. A.,	Springfield,	225,429 50	3,654 79	73 10
		Glazier, Thos. E.,	Gardner,	800 00	8 00	16

COMMERCIAL FIRE (con.),	New York,	Jordan & Lovett,	Boston,	$900,400 00	$9,143 41	$182 87
		Laughna, W. O.,	Worcester,	–	1,048 93	20 98
		Lincoln, Wm., & Co.,	Warren,	–	3 65	07
		Lockey, John M.,	Leominster,	34,852 00	780 00	15 60
		Mann & Hutchins,	Lawrence,	38,050 00	418 71	8 37
		Miles & Co.,	Pittsfield,	50,050 00	771 25	15 43
				$1,763,859 00	$22,078 30	$441 58
COMMERCIAL UNION,	London, Eng.,	Allison, Henry,	Fitchburg,	$53,100 00	$964 96	$19 30
		Bacon, Henry S.,	Milford,	46,700 00	785 20	15 70
		Barton, S. R., & Co.,	Webster,	94,375 00	1,370 67	27 41
		Brimhall, Elisha,	Clinton,	17,400 00	320 75	6 41
		Carter, B. F., & Co.,	Newburyport,	24,400 00	222 38	4 45
		Chaffee, J. C.,	Lee,	3,050 00	38 13	76
		Davis, James F.,	Barre,	25,020 00	459 00	9 18
		Fitch, Dana H.,	Worcester,	216,645 00	3,075 10	61 50
		Francis, Fred. A.,	Pittsfield,	74,297 00	1,007 58	20 15
		Frankle, Jones,	Haverhill,	75,950 00	847 68	16 95
		Hall, John T.,	Plymouth,	53,400 00	927 57	18 55
		Hastings, W. B., & Co.,	E. Cambridge,	57,316 67	913 36	18 27
		Horton, James J.,	Attleborough,	22,066 67	323 06	6 46
		Howland, S. D.,	Fall River,	52,100 00	883 59	17 67
		Hunt, George F.,	Lowell,	50,850 00	761 10	15 22
		King, Robert,	No. Adams,	2,900 00	36 25	72
		Ladd Brothers,	Springfield,	222,759 00	2,789 08	55 78
		Laws, Alfred,†	Brockton,	11,500 00	249 75	4 99
		Lincoln, William,	Brookline,	110,100 00	1,222 05	24 44
		Lyon & Denney,	Boston,	2,530,814 33	23,463 48	469 27
		Macintire, S. A.,	Salem,	73,525 00	1,121 20	22 42

* From October 22, 1876.

† Agency resigned January, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Newcomb, Alex.,	Vineyard Haven,	$22,480 00	$382 50	$7 65
		Packard, S. F.,	Brockton,	20,350 00	270 63	5 41
		Peck & Pierce,	Northampton,	56,715 00	964 66	19 29
		Peck, Benjamin W.,	Holyoke,	10,300 00	158 75	3 17
		Robinson, Joshua C.,	E. Falmouth,	1,700 00	21 25	42
		Robinson, R. B.,	Westfield,	39,867 00	701 97	14 04
		Sargent, Bailey,	Merrimac,	25,600 00	555 65	11 11
		Siggins, Thomas,	Gt. Barrington,	23,800 00	245 75	4 92
Com'l Union (conclud.),	London, Eng.,	Silsbee & Pickford,	Lynn,	149,525 00	2,331 75	46 63
		Skerry, S. H., & Co.,	No. Brookfield,	36,850 00	497 61	9 95
		Swan, Albert D.,	Lawrence,	87,250 00	993 62	19 87
		Thomas, Edward A.,	Amherst,	10,750 00	181 25	3 62
		Van Campen, Hiram,	New Bedford,	94,925 00	1,752 94	35 06
		Washburn, George A.,	S. Framingham,	38,675 00	590 00	11 80
		Whitaker, V. A.,	No. Adams,	17,300 00	201 32	4 03
		Williams, S. A.,	Taunton,	96,082 00	1,341 50	26 83
		Young, Darius,	Newton,	62,100 00	575 21	11 50
				$4,612,537 67	$53,548 30	$1,070 90
		Allen, Asa,	Holliston,	$3,500 00	$43 75	$0 87
		Beals, E. S.,	No. Weymouth,	29,600 00	431 20	8 62
		Bennett, Clark,	Somerville,	60,285 00	548 41	10 97
		Bird, H.,	Cambridge,	113,310 00	1,647 67	32 95
Connecticut Fire,	Hartford, Conn.,	Brown, Benj. F.,	Boston,	232,000 00	2,942 14	58 84
		Bugbee & Mack,	Lawrence,	60,900 00	656 00	13 12
		Cannell, J. H.,	Everett,	25,175 00	375 88	7 52
		Chapin & Williams,	Greenfield,	10,350 00	131 32	2 62

Conn. Fire (con.),	Hartford, Conn.,	Chapin, A. W., & Co.,	Springfield,	$77,850 00	$910 55	$18 21
		Chapin, Charles M.,	Hyde Park,	296,000 00	1,923 88	38 48
		Clapp, Lafayette,	Easthampton,	40,890 00	449 70	8 99
		Coney, Herbert M.,	Ware,	9,200 00	128 00	2 56
		Darling, H. E.,	Boston,	1,587,174 63	17,440 93	348 82
		Dix, George L.,	Chelsea and Boston,	42,900 00	472 34	9 45
		Farnsworth & Allen,	Newtonville,	3,100 00	42 37	85
		Farnsworth, Ezra S.,	Newtonville,	39,600 00	492 12	9 84
		Farwell, Royal E.,	Natick,	52,155 00	631 18	12 62
		Faunce, George B.,	Boston,	232,093 50	2,963 16	59 26
		Fiske, B. S., & Son,	Brighton,	9,915 00	230 99	4 62
		Fiske, George B.,	Holliston,	4,950 00	49 93	1 00
		Foster, Nathaniel, Jr.,	Belmont,	32,900 00	419 40	8 39
		Frankle, Jones,	Haverhill,	46,525 00	521 45	10 43
		Gentlee, Thomas P.,	Manchester,	23,725 00	353 13	7 06
		Greene, William S.,	Fall River,	77,475 00	939 32	18 79
		Hamant, Charles,	Medfield,	27,100 00	290 63	5 81
		Hill, Philip E.,	Scotland,	13,750 00	160 46	3 21
		Hunt, George F.,	Lowell,	41,250 00	512 70	10 25
		Johnson, R. B.,	Holyoke,	50,170 00	517 26	10 35
		Johnson, Waldo,	Webster,	9,425 00	153 93	3 08
		Johnson, Wm. F.,	Lynn,	90,975 00	1,486 16	29 72
		Lefavour, Issacher,	Beverly,	19,500 00	324 75	6 50
		Leonard & Lyman,	Westfield,	27,625 00	436 92	8 73
		Lincoln, Wm., & Co.,	Warren,	82,410 00	1,103 39	22 07
		Marsh, Stillman P.,	Chelsea,	158,305 00	1,796 44	35 93
		Medcalf, William,	Ware,	40,750 00	513 90	10 28
		Meldram, Nathan P.,	Manchester,	18,100 00	199 73	3 99
		Meserve, Clement,	Hopkinton,	18,255 00	258 43	5 16
		Munroe, A. C.,	Worcester,	129,416 67	1,500 05	30 00

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Newton, George H.,	Monson,	$46,300 00	$619 15	$12 38
		Nichols, Charles S., & Co.,	Salem,	234,948 00	3,615 88	72 32
		Parker, George G.,	Milford,	15,050 00	204 28	4 09
		Plimpton, M. F.,	Fitchburg,	3,000 00	56 00	1 12
		Preston, N. W.,	E. Douglas,	4,500 00	67 50	1 35
		Puffer, Loring W.,	Brockton,	15,400 00	204 75	4 09
		Sandland, Thomas G.,	N. Attleborough,	14,550 00	313 27	6 27
		Tillinghast & Alden,	New Bedford,	53,300 00	649 62	12 99
CONN. FIRE (concluded),	Hartford, Conn.,	Tillinghast, Joseph S.,	New Bedford,	31,220 00	498 25	9 97
		Townsend, James,	E. Boston,	145,765 00	1,317 68	26 35
		Viles, Daniel F.,	Waltham,	31,025 00	491 62	9 83
		Walker, Oliver,	Northampton,	101,000 00	744 22	14 88
		Washburn, George A.,	S. Framingham,	42,475 00	464 00	9 28
		Westgate, J. E., & Son,	Boston,	17,844 00	308 58	6 17
		White, Luther,	Chicopee,	42,850 00	549 95	10 99
		Young, Darius,	Newton,	35,100 00	322 85	6 46
				$4,672,931 80	$54,427 17	$1,088 50
		Adams, Coleman S.,	Framingham,	$33,463 00	$406 53	$8 13
		Allen, Asa,	Holliston,	10,050 00	126 61	2 53
		Barton, S. R., & Co.,	Webster,	123,220 50	1,685 72	33 71
		Belcher, J. White,	Randolph,	8,800 00	127 25	2 54
CONTINENTAL,	New York,	Bowker, Albert,	Boston,	1,865,408 68	13,523 52	270 47
		Bugbee & Mack,	Lawrence,	94,300 00	1,180 00	23 60
		Carter, B. F., & Co.,	Newburyport,	92,092 00	1,290 33	25 81
		Church, H. C.,	Lowell,	77,600 00	1,087 55	21 75
		Collins, Thos. C.,	Middleborough,	17,100 00	242 02	4 84

		Currier, Aug. N.,	Worcester,	$342,590 00	$4,969 95	$99 39
		Daggett & Richardson,	Attleborough,	50,945 00	781 58	15 63
		Davis, Enoch P.,	Readville,	10,100 00	113 15	2 26
		DeCosta & Sawyer,	Charlestown,	5,500 00	28 50	57
		Dunham & Wilson,	Pittsfield,	115,017 84	2,089 50	41 79
		Dutcher, H., & Co.,	Sheffield,	59,055 00	603 29	12 07
		Farwell, Royal E.,	Natick,	61,595 00	790 96	15 82
		Fisher, Milton M.,	Medway,	64,900 00	958 52	19 17
		Fiske, George B.,	Holliston,	15,800 00	208 25	4 16
		Fowler & Kendall,	Salem,	77,130 00	1,070 80	21 42
		Fullerton, Chas. D.,	Brockton,	43,100 00	647 50	12 95
		Goodell, Walter S.,	Haverhill,	60,900 00	744 45	14 89
		Gould, Jesse, & Son,	Chelsea,	24,733 00	331 41	6 63
		Hatch, Riley B.,	Fitchburg,	31,975 00	360 38	7 21
		Hathaway, B. A.,	Plymouth,	10,100 00	104 28	2 09
Continental (con.),	New York,	Hill, Philip E.,	Scotland,	14,300 00	171 50	3 43
		Howland, Charles A.,	Quincy,	29,350 00	448 13	8 96
		Howland, F. P., & Sons,	Abington,	48,200 00	685 33	13 71
		Hulbert, A. G.,	Lee,	3,500 00	48 75	98
		Johnson, R. B.,	Holyoke,	20,500 00	239 01	4 78
		Leonard & Lyman,	Westfield,	69,530 00	840 23	16 81
		Lincoln, Wm., & Co.,	Warren,	360,159 00	4,671 43	93 43
		Maynard, S. B.,	Marlborough,	34,600 00	415 75	8 31
		Osgood, O. F.,	Lowell,	17,867 00	248 82	4 98
		Pendergast, George H.,	Charlestown,	3,000 00	40 00	80
		Phillips, P. H.,	Fitchburg,	24,533 28	356 23	7 12
		Porter, Samuel,	Beverly,	69,400 00	831 45	16 62
		Pynchon, Jos. C.,	Springfield,	203,650 00	2,289 09	45 78
		Reed, E. M.,	Mansfield,	8,900 00	96 83	1 94
		Sandland, Thomas G.,	N. Attleboro',	39,150 00	641 96	12 84
		Sawyer, Moses W.,	Malden,	39,125 00	443 00	8 86

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
CONTINENTAL (conclu'd),	New York,	Sherman, Joseph,	E. Weymouth,	$21,733 00	$290 20	$5 80
		Skerry, S. H., & Co.,	N. Brookfield,	26,200 00	411 75	8 23
		Slade, John P.,	Fall River,	68,620 00	928 42	18 57
		Smith, Henry A.,	Stoneham,	20,000 00	232 25	4 64
		Smith, S. W.,	Waltham,	46,400 00	675 00	13 50
		Tapley, Charles,	Peabody,	52,133 00	727 48	14 55
		Thomas, Edward A.,	Amherst,	41,400 00	479 70	9 59
		Tillinghast & Alden,	New Bedford,	110,475 00	1,938 64	38 77
		Tillinghast, Jos. S.,	New Bedford,	66,320 00	1,401 69	28 03
		Trowbridge & Tisdale,	Brighton,	21,469 00	417 29	8 35
		Walker, Oliver,	Northampton,	385,150 00	4,232 71	84 65
		Weston, William L.,	Danvers,	41,450 00	535 00	10 70
		Wetherbee & Nutter,	Brighton,	8,450 00	101 95	2 04
		Whitaker, E. D. & C. F.,	No. Adams,	8,500 00	142 50	2 85
		White, Luther,	Chicopee,	46,950 00	545 41	10 90
		Young, Darius,	Newton,	23,750 00	226 32	4 53
				$5,270,239 30	$59,225 87	$1,184 48
DELAWARE MUT. SAFETY,	Philadelphia,	Hutchings, Wm. V.,	Boston,	$23,090,301 00	$243,381 18	$7,301 44
ENTERPRISE FIRE & M.,	Cincinnati, O.,	Sears & Bowers,	Boston,	$628,139 00	$7,252 48	$145 05
EQUITABLE FIRE,	Nashville, Tenn.,	Lincoln, W., & Co.,	Warren,	$13,425 00	$279 55	$6 99
		Sears & Bowers,	Boston,	934,940 00	11,530 57	288 26
				$948,365 00	$11,810 12	$295 25

		Chace & Shaw,	Fall River,	$7,000 00	$179 07	$3 58
		Currier, Aug. N.,	Worcester,	213,380 00	2,849 40	56 98
		Derby, John H.,	Salem,	5,500 00	52 60	1 05
		Freeman & Vinton,	Boston,	1,221,200 00	14,707 46	294 15
		Gifford, Simeon S.,	Provincetown,	2,810 00	51 25	1 02
		Hatch, Riley B.,	Fitchburg,	23,300 00	503 27	10 07
		Howe, Samuel E.,	Pittsfield,	9,150 00	90 40	1 81
Equitable Fire & Mar.,	Providence, R. I.,	Johnson, Wm. F.,	Lynn,	94,285 00	1,414 28	28 29
		Nichols, Chas. S., & Co.,	Salem,	40,308 00	691 41	13 83
		Phillips, P. H.,	Fitchburg,	41,950 00	481 93	9 64
		Reed & Brother,	Boston,	44,005 00	748 82	14 98
		Swain, Jos. B.,	Nantucket,	24,100 00	165 73	3 31
		Tillinghast & Alden,	New Bedford,	51,334 00	945 59	18 91
		Tillinghast, Jos. S.,	New Bedford,	13,900 00	254 10	5 08
		Williams, S. A.,	Taunton,	5,750 00	124 25	2 48
				$1,797,972 00	$23,259 56	$465 18
		Cardell, E. L.,	Lowell,	$178,221 00	$1,748 00	$34 96
		Freeman & Vinton,	Boston,	1,017,423 00	8,335 34	166 71
		Holmes & Gilmore,	Springfield,	16,050 00	160 31	3 21
Exchange Fire,	New York,	Johnson, Wm. F.,	Lynn,	28,050 00	445 89	8 92
		Kendall, Charles B.,	Worcester,	209,072 00	2,584 73	51 69
		Martin, William,	North Adams,	28,350 00	387 37	7 75
				$1,477,166 00	$13,661 64	$273 24
		Barton, S. R., & Co.,	Webster,	$40,278 75	$511 85	$10 24
		Billings, H. W.,	Conway,	14,700 00	176 22	3 52
Fairfield Fire,	So. Norwalk, Ct.,	Bush, Andrew L.,	Westfield,	27,550 00	240 02	4 80
		Dennis, Chas. B., & Co.,	Fitchburg,	11,150 00	182 25	3 64

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Dutcher, H., & Co.,	Sheffield,	$1,800 00	$12 08	$0 24
		Edwards, John, & Co.,	Lawrence,	37,450 00	527 48	10 55
		Fowler & Kendall,	Salem,	30,225 00	357 22	7 14
		Greene, Wm. S.,	Fall River,	80,225 00	1,132 42	22 65
		Johnson & Morse,	Haydenville,	7,700 00	120 00	2 40
		Jones, Arthur H.,	Athol,	12,800 00	95 10	1 90
		Judd & Gray,	Springfield,	136,950 00	1,677 60	33 55
		Judd, C. C.,	Holyoke,	57,395 00	587 21	11 74
		Lincoln, Wm., & Co.,	Warren,	22,668 00	287 69	5 75
		Parks, L. C.,	Worcester,	38,875 00	389 12	7 78
		Pease & Selkirk,	Lee,	4,475 00	50 01	1 00
FAIRFIELD FIRE (con.),	So. Norwalk, Ct.,	Plimpton, M. F., & Co.,	Fitchburg,	7,350 00	155 10	3 10
		Potter, Arnold G.,	North Adams,	33,420 00	350 60	7 01
		Root, A. B.,	Pittsfield,	2,575 00	37 25	74
		Sears & Bowers,	Boston,	583,513 00	5,957 05	119 14
		Selkirk, A. W.,	Gt. Barrington,	43,300 00	517 37	10 35
		Silsbee & Pickford,	Lynn,	54,000 00	899 73	17 99
		Tucke, E. M.,	Lowell,	30,725 00	355 20	7 10
		Van Campen, Hiram,	New Bedford,	30,749 00	667 48	13 35
		Viles, Daniel F.,	Waltham,	25,200 00	385 61	7 71
		Walker, Oliver,	Northampton,	32,575 00	302 25	6 04
		Wellington, H. H.,	Adams,	24,828 00	291 88	5 84
		Whitaker, E. D. & C. F.,	North Adams,	27,790 00	312 63	6 25
				$1,420,266 75	$16,578 42	$331 52

FARRAGUT FIRE,	New York,	Fuller, W. A.,	Springfield,	$17,000 00	$255 05	$5 10
		Horton, William R.,	Boston,	390,450 00	3,444 06	68 88
		Miles & Co.,	Pittsfield,	10,000 00	161 25	3 23
				$417,450 00	$3,860 36	$77 21
FIRE ASSOCIATION,	Philadelphia, Pa.,	Briggs, Andrew S.,	Taunton,	$78,944 00	$1,231 18	$36 94
		Bush, Andrew L.,	Westfield,	188,100 00	2,734 84	82 05
		Cheppu, John T.,	Boston,	4,259,523 28	47,493 30	1,424 80
		Church, H. C.,	Lowell,	86,550 00	1,690 22	50 71
		Clark, W. E.,	Framingham,	11,500 00	105 00	3 15
		Edwards, John, & Co.,	Lawrence,	13,000 00	130 50	3 91
		Fowler & Kendall,	Salem,	100,600 00	1,598 49	47 95
		Fullerton, Chas. D.,	Brockton,	48,400 00	741 25	22 24
		Goodell, W. S.,	Haverhill,	113,350 00	1,624 89	48 75
		Hall, John T.,	Plymouth,	19,000 00	167 25	5 02
		Hastings, W. B., & Co.,	East Cambridge,	900,104 79	12,916 91	387 51
		Howland, S. D.,	Fall River,	123,815 00	1,800 71	54 02
		Judd, Warner & Co.,	Springfield,	319,079 50	4,341 74	130 25
		Judd, C. C.,	Holyoke,	20,100 00	194 50	5 83
		Lincoln, Wm., & Co.,	Warren,	4,300 00	72 75	2 18
		Lowe, Lewis G.,	Bridgewater,	19,100 00	306 17	9 19
		Merriam, Charles A.,	Chelsea,	134,280 00	1,240 89	37 23
		Parker, George G.,	Milford,	60,460 00	981 34	29 44
		Piper & Sawyer,	Newburyport,	48,300 00	500 23	15 01
		Plimpton, Merrill F.,	Fitchburg,	105,839 00	1,900 09	57 00
		Pope, Richard,	Boston,	92,300 00	1,425 77	42 77
		Root, A. B.,	Pittsfield,	48,251 82	857 93	25 74
		Silsbee & Pickford,	Lynn,	209,025 00	3,511 92	105 36
		Slack, Darwin E.,	Malden,	10,600 00	110 50	3 31
		Smith, Henry A.,	Stoneham,	50,545 50	712 61	21 38

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
Fire Associa'n (con.),	Philadelphia, Pa.,	Stacy, S. A., & Son,	Gloucester,	$14,000 00	$102 00	$3 06
		Tapley, Charles,	Peabody,	74,050 00	1,070 07	32 10
		Underwood, Geo. E.,	Ayer,	178,690 00	2,452 25	73 57
		Van Campen, Hiram,	New Bedford,	133,825 00	2,325 66	69 77
		Walker, Oliver,	Northampton,	268,102 47	1,789 26	53 67
		Washburn, J. D.,	Worcester,	210,425 00	3,882 43	116 47
		Whitaker, E. D. & C. F.,	No. Adams,	172,188 90	2,283 93	68 52
		Whitney, E. C.,	Marlborough,	39,850 00	578 90	17 37
		Wilcox, Carlos T.,	Lawrence,	36,700 00	337 70	10 13
		Wills, George E.,*	Amesbury,	31,272 00	452 23	13 56
				$8,224,170 36	$103,665 41	$3,109 96
Firemen's,	Dayton, O.,	Baker, Henry N.,	Boston,	$623,844 00	$5,644 77	$112 89
Firemen's,	Newark, N. J.,	Sawyer & Blake,	Boston,	$1,042,541 50	$8,717 92	$174 36
Firemen's,	New York,	Stearns Brothers,	Boston,	$428,300 00	$3,421 91	$68 44
Fireman's Fund,	San Francisco, Cal.,	Bush, Andrew L.,	Westfield,	$28,150 00	$438 03	$8 76
		Church, H. C.,	Lowell,	33,750 00	634 32	12 69
		Follansbee, H. L.,	Gloucester,	39,050 00	392 30	7 85
		Fowler & Kendall,	Salem,	30,725 00	458 30	9 16
		Francis, Fred. A.,	Pittsfield,	22,679 00	431 35	8 63
		Gould, Jesse, & Son,	Chelsea,	6,766 00	122 23	2 44
		Hastings, W. B., & Co.,	E. Cambridge,	16,013 32	191 24	3 82
		Hatch, Riley B.,	Fitchburg,	1,000 00	32 50	65
		Howland, S. D.,	Fall River,	30,430 00	445 50	8 91

FIREMAN'S FUND (con.),	San Francisco, Cal.,	Hunt, George F.,†	Lowell,	$4,500 00	$90 00	$1 80
		Kendall, George E.,	Worcester,	44,150 00	908 17	18 16
		Laws, Alfred,‡	Brockton,	6,500 00	98 75	1 97
		Lincoln, Wm., & Co.,	Warren,	62,662 00	1,192 17	23 84
		Marsh, Stillman P.,	Chelsea,	60,350 00	727 39	14 55
		Packard, S. F.,	Brockton,	18,950 00	284 15	5 68
		Parker, James O.,	Methuen,	12,500 00	207 50	4 15
		Porter, Samuel,	Beverly,	8,800 00	115 75	2 31
		Pynchon, Jos. C.,	Springfield,	92,280 61	1,501 09	30 02
		Sears & Bowers,	Boston,	1,172,377 00	9,256 83	185 14
		Tillinghast & Alden,	New Bedford,	43,400 00	606 95	12 14
		Tillinghast, Jos. S.,	New Bedford,	43,220 00	820 12	16 40
		Walker, Oliver,	Northampton,	5,400 00	91 95	1 83
		Williams, S. A.,	Taunton,	26,783 00	449 29	8 99
				$1,810,435 93	$19,495 88	$389 89
FRANKLIN,	Indianapolis, Ind.,	Cole & Dow,	Boston,	$1,559,700 00	$7,326 86	$219 81
FRANKLIN FIRE,	Philadelphia, Pa.,	Adams, Coleman S.,	Framingham,	$54,438 00	$532 79	$15 98
		Allen, Asa,	Holliston,	12,450 00	125 50	3 76
		Allison, Henry,	Fitchburg,	73,214 00	1,223 68	36 71
		Bassett, S. C.,	Cohasset Nar'ws,	10,800 00	151 00	4 53
		Briggs, Andrew S.,	Taunton,	116,584 00	1,840 78	55 22
		Briggs, George H.,	Amesbury,	76,886 00	1,392 71	41 78
		Carter, B. F., & Co.,	Newburyport,	71,650 00	937 69	28 13
		Church, H. C.,	Lowell,	130,516 66 2/3	2,433 18	73 00
		Cook, Samuel H.,	New Bedford,	53,900 00	812 76	24 38
		Dickerman, E. W.,	Westfield,	1,000 00	22 50	67
		Edwards, John,	Lawrence,	273,576 66	3,737 85	112 14

* From October 19, 1876, to November 1, 1876. † Closed agency November, 1875. ‡ Agency resigned January, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Fiske, George B.,	Holliston,	$14,250 00	$168 00	$5 04
		Francis, Fred. A.,	Pittsfield,	209,450 00	2,649 14	79 47
		Frankle, Jones,	Haverhill,	196,250 00	1,974 74	59 24
		Fullerton, Charles D.,	Brockton,	29,500 00	375 25	11 26
		Gordon, Wm. R.,	Beverly,	81,850 00	997 84	29 94
		Gould, Jesse, & Son,	Chelsea,	206,846 00	2,855 94	85 68
		Hartshorne, Charles F.,	Wakefield,	49,475 00	876 25	26 29
		Hastings, W. B., & Co.,	E. Cambridge,	367,577 67	5,576 31	167 29
		Hathaway, B. A.,	Plymouth,	19,475 00	260 05	7 80
		Hayward, S. A., & Co.,	Brockton,	28,800 00	419 50	12 58
		Holbrook, Leander,	Milford,	9,500 00	174 25	5 23
		Holmes & Gilmore,	Springfield,	206,705 00	1,986 10	59 58
		Hunt Brothers,	Athol,	4,000 00	50 00	1 50
FRANKLIN FIRE (con.),	Philadelphia, Pa.,	Johnson, R. B.,	Holyoke,	90,675 00	1,110 81	33 32
		Munroe, A. C.,	Worcester,	481,348 57	6,021 63	180 64
		Northey, William,	Salem,	173,421 50	1,751 02	52 53
		Paige, John C.,	Boston,	1,306,788 72	14,873 02	446 19
		Peck & Pierce,	Northampton,	89,200 00	1,426 25	42 79
		Pendergast, Geo. H.,	Charlestown,	151,420 00	1,804 74	54 14
		Sherman, Joseph,	E. Weymouth,	45,700 00	643 79	19 31
		Slack, Darwin E.,	Malden,	81,945 00	1,030 71	30 92
		Slade, John P.,	Fall River,	110,375 00	1,814 45	54 43
		Smith, Henry A.,	Stoneham,	59,650 00	688 88	20 67
		Smith, S. W.,	Waltham,	47,075 00	733 55	22 01
		Tapley, Charles,	Peabody,	135,259 00	1,737 89	52 14
		Thomas, Edward A.,	Amherst,	26,650 00	438 59	13 15
		Tisdale, G. W.,	Brighton,	5,200 00	38 00	1 14
		Trowbridge & Tisdale,	Brighton,	34,211 00	453 76	13 61

		Trowbridge, S. W.,	Brighton,	$24,135 00	$329 65	$9 89
		Washburn, George A.,*	Boston,	923,372 00	10,389 00	311 67
		Westgate, J. E., & Son,	Boston,	5,400 00	55 78	1 67
Franklin Fire (con.),	Philadelphia, Pa.,	Wetherbee & Nutter,	Brighton,	26,618 00	438 11	13 14
		Whitaker, V. A.,	No. Adams,	72,766 67	1,047 75	31 43
		Williams & Nims,	Greenfield,	33,487 50	462 82	13 88
		Wood Bros. & Stratton,	Hudson,	39,275 00	445 81	13 37
				$6,262,666 95 2/3	$79,309 82	$2,379 24
		Andrus, F. O.,	Sheffield,	$26,700 00	$298 62	$5 97
		Bush, Andrew L.,	Westfield,	22,950 00	281 50	5 63
		Church, H. C.,	Lowell,	95,995 83 1/3	1,574 82	31 50
		Dunham, H. J.,	Stockbridge,	23,775 00	315 87	6 32
		Edwards, John, & Co.,	Lawrence,	35,500 00	460 50	9 21
		Fisher, M. M.,	Medway,	56,985 00	904 45	18 09
		Fitch, Dana K.,	Worcester,	198,420 00	2,527 03	50 54
		Flagg, Dunham & Wilson,	No. Adams,	39,000 00	450 22	9 00
		Follansbee, H. L.,	Gloucester,	117,295 00	1,162 10	23 24
German American,	New York,	Fowler & Kendall,	Salem,	141,950 00	1,971 41	39 43
		Goodell, W. S.,	Haverhill,	33,481 00	494 81	9 90
		Gould, Jesse, & Son,	Chelsea,	71,775 80	864 45	17 29
		Hastings, W. B., & Co.,	E. Cambridge,	66,275 75	1,306 05	26 12
		Howland, S. D.,	Fall River,	97,035 00	1,240 15	24 80
		Hunt Brothers,	Athol,	38,866 67	688 94	13 78
		Lincoln, Wm., & Co.,	Warren,	71,558 00	833 39	16 67
		Lyons, Samuel J.,	Greenfield,	18,100 00	255 06	5 10
		Munn, John B.,	Holyoke,	4,500 00	45 00	90
		Parker, James O.,	Methuen,	9,150 00	86 17	1 72
		Piper & Sawyer,	Newburyport,	45,975 00	564 63	11 29

* Agency ceased March 13, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Plimpton, M. F.,	Fitchburg,	$52,439 00	$977 00	$19 54
		Puffer, Loring W.,	Brockton,	30,150 00	450 00	9 00
		Pynchon, Jos. C.,	Springfield,	162,935 61	2,229 54	44 59
		Rice, Henry,	No. Attleboro',	7,500 00	107 50	2 15
		Root, A. B., & Co.,	Pittsfield,	89,623 96	1,392 42	27 85
		Sears & Bowers,	Boston,	2,514,948 00	20,047 76	400 96
		Selkirk, A. W.,	Gt. Barrington,	11,116 00	124 24	2 48
GERMAN AMER'N (con.),	New York,	Shattuck, John N.,	Natick,	63,050 00	630 09	12 60
		Silsbee & Pickford,	Lynn,	21,600 00	270 88	5 42
		Tillinghast & Alden,	New Bedford,	74,600 00	916 68	18 33
		Tillinghast, Jos. S.,	New Bedford,	34,720 00	720 25	14 41
		Upton, Daniel,	Adams,	4,100 00	45 50	91
		Walker, Oliver,	Northampton,	106,372 22	1,259 69	25 19
		Whitney, E. C.,	Marlborough,	30,400 00	387 13	7 74
		Williams, S. A.,	Taunton,	80,806 00	1,202 70	24 05
		Wood Bros. & Stratton,	Hudson,	17,550 00	216 91	4 34
				$4,517,198 84½	$47,303 46	$946 06
		Adams, Edward F.,	Haverhill,	$23,800 00	$349 31	$6 99
		Barnes, William,	Marlborough,	8,650 00	115 50	2 31
		Bartlett, W. B., & Co.,	Boston,	*	*	*
		Foote, William H.,	Westfield,	28,850 00	441 75	8 84
GERMANIA,	Newark, N. J.,	Grinnell, Lawrence,	New Bedford,	11,000 00	264 19	5 28
		Hollis, E. P., & Co.,	Natick,	30,975 00	431 98	8 64
		Howland, S. D.,	Fall River,	15,275 00	252 38	5 04
		Lockey, John M.,	Leominster,	45,208 00	1,125 79	22 51
		Mann & Hutchins,	Lawrence,	10,400 00	254 40	5 08

		Meldram, Nathan P.,	Manchester,	$29,250 00	$509 05	$10 18
		Merrifield, H. K., & Co.,	Worcester,	75,242 00	1,467 14	29 34
		Montague, James S.,	Brookfield,	40,675 00	751 10	15 02
		Morse, H. O.,	Fitchburg,	1,000 00	12 50	25
		Paige, I. Henry,	Lowell,	87,277 00	1,127 87	22 55
GERMANIA (continued),	Newark, N. J.,	Peck & Pierce,	Northampton,	17,300 00	324 75	6 49
		Sandland, Thomas G.,	N. Attleborough,	6,500 00	113 50	2 27
		Walden & Miller,	No. Adams,	41,555 00	601 74	12 03
		Warriner, S. C.,	Springfield,	32,675 00	648 50	12 97
		Webb & Parker,	Pittsfield,	10,300 00	155 00	3 10
		Westgate, J. E., & Son,	Boston,	387,557 50	6,217 90	124 36
		Whitney, J. Milton,	Fitchburg,	3,200 00	37 00	74
				$906,689 50	$15,200 85	$303 99
		Briggs, Andrew S.,	Taunton,	$61,005 00	$925 56	$18 51
		Brimhall, Elisha,	Clinton,	2,000 00	31 00	62
		Chapin & Williams,	Greenfield,	5,000 00	97 50	1 95
		Dunn, Thatcher B.,	Gardner,	12,900 00	178 50	3 57
		Fitch, Dana K.,	Worcester,	151,125 00	1,931 51	38 63
		Flagg, Dunham & Wilson,	No. Adams,	28,500 00	232 48	4 65
		Forbes, George E.,	Brookfield,	19,675 00	215 00	4 30
GERMANIA FIRE,	New York,	Francis, Fred. A.,	Pittsfield,	32,600 00	401 58	8 03
		Frankle, Jones,	Haverhill,	78,250 00	706 54	14 13
		Gordon, Wm. R.,	Beverly,	104,605 00	1,240 63	24 81
		Hall, John T.,	Plymouth,	10,875 00	169 62	3 39
		Holman, Silas,	Fitchburg,	8,750 00	101 50	2 03
		Hunt, George F.,	Lowell,	33,000 00	419 34	8 39
		Leonard & Lyman,	Westfield,	25,800 00	254 55	5 09
		Macintire, S. A.,	Salem,	55,600 00	925 64	18 51

* No return.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Mercer & Whittemore,	Boston,	$279,377 72	$2,338 24	$46 76
		Parker, George G.,	Milford,	14,700 00	242 82	4 86
		Phillips, Elisha M.,	Southbridge,	30,675 00	397 89	7 96
		Reynard, Remington & Co.,	Fall River,	95,725 00	1,328 22	26 56
		Sargent, Bailey,	Merrimac,	12,800 00	230 35	4 61
GERMANIA FIRE (con.),	New York,	Silsbee & Pickford,	Lynn,	141,500 00	2,180 24	43 60
		Van Campen, Hiram,	New Bedford,	77,125 00	1,086 76	21 74
		Walker, Oliver,	Northampton,	14,700 00	128 75	2 57
		Warriner, S. C.,	Springfield,	60,112 50	933 67	18 67
		Whittemore, B. B.,	Boston,	438,612 00	3,805 25	76 10
		Wilcox, Carlos T.,	Lawrence,	110,850 00	1,124 80	22 49
				$1,903,562 22	$21,627 94	$432 53
		Brainard, J. C.,	Warren,	$72,025 00	$1,084 20	$32 53
		Cardell, E. L.,	Lowell,	128,758 00	1,418 50	42 55
		Daniels, George P.,	Salem,	25,000 00	306 81	9 20
		Dennis, Charles B., & Co.,	Fitchburg,	43,250 00	525 62	15 77
		Foote, William H.,	Westfield,	79,350 00	1,001 34	30 04
GIRARD FIRE AND MAR.,	Philadelphia, Pa.,	Fullerton, Charles D.,	Brockton,	16,000 00	243 75	7 31
		Merrifield, H. K., & Co.,	Worcester,	81,825 00	906 65	27 20
		Norwood, John K.,	Lawrence,	35,600 00	611 70	18 35
		Pynchon, Joseph C.,	Springfield,	241,245 61	2,785 02	83 55
		Silsbee, James B.,	Lynn,	41,800 00	372 94	11 18
		Swords, James,	Boston,	1,499,407 66	11,825 04	354 75
				$2,264,261 27	$21,081 57	$632 43

		Bidwell, Thomas C.,	Springfield,	$5,550 00	$81 13	$1 62
		Chapin, A. W., & Co.,	Springfield,	32,800 00	389 09	7 78
		Goodman, James, & Co.,	Boston,	789,524 87 2/3	7,591 62	151 83
Glen's Falls,	Glen's Falls, N.Y.,	Munroe, A. C.,	Worcester,	61,820 00	755 29	15 10
		Selkirk, A. W.,	Gt. Barrington,	34,695 00	474 56	9 49
		Silsbee & Pickford,	Lynn,	130,110 00	2,148 62	42 97
		Walden & Miller,	No. Adams,	101,875 00	1,303 01	26 06
				$1,156,374 87 2/3	$12,743 32	$254 85
Great Western Marine,	New York,	Foster, Nathaniel, Jr.,	Boston,	$5,900,128 00	$36,314 68	$726 29
		Appleton, Z. A.,	Rockport,	$17,850 00	$251 00	$5 02
		Brewer, Cyrus,	Boston,	625,440 00	6,231 62	124 63
		Burnham, Edward,	Cambridgeport,	58,487 50	563 91	11 28
		Chace & Slade,	Fall River,	2,500 00	7 50	15
		Chace, Benj. A.,	Fall River,	17,150 00	231 95	4 64
		Currier, Aug. N.,	Worcester,	37,220 00	475 38	9 50
		Daggett & Richardson,	Attleborough,	22,100 00	374 92	7 50
		Dunham & Wilson,	Pittsfield,	12,597 00	186 94	3 73
		Goodell, W. S.,	Haverhill,	21,295 00	152 14	3 04
Guaranty Fire,	New York,	Huntress, John E.,	So. Boston,	2,050 00	25 50	51
		Johnson, Wm. F.,	Lynn,	18,400 00	291 13	5 82
		Ladd Bros. & Co.,	Springfield,	45,150 00	651 52	13 03
		Macintire, S. A.,	Salem,	9,881 00	171 55	3 43
		Norwood, John K.,	Lawrence,	1,250 00	15 63	31
		Osgood, O. F.,	Lowell,	12,550 00	210 45	4 21
		Pearson, F. W.,	Newton,	20,400 00	202 25	4 04
		Pendergast, George H.,	Charlestown,	16,005 00	295 04	5 90
		Tillinghast & Alden,	New Bedford,	26,700 00	348 75	6 98
		Tillinghast, Jos. S.,	New Bedford,	16,770 00	383 03	7 66
				$983,795 50	$11,070 21	$221 38

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
GUARDIAN ASSURANCE,	London, Eng.,	Sears & Bowers,	Boston,	$1,969,093 00	$12,555 03	$251 10
		Washburn, J. D.,*	Worcester,	115,930 00	1,430 06	28 60
				$2,085,023 00	$13,985 09	$279 70
GUARDIAN FIRE,	New York,	Curtis & Pratt,	Boston,	$856,435 00	$5,397 87	$107 96
		Rotherey, J. J. E.,	Boston,	299,235 00	1,706 57	34 13
				$1,155,670 00	$7,104 44	$142 09
HAMBURG-BREMEN FIRE,	Hamburg, Ger.,	Foster, Nathaniel, Jr.,	Boston,	$2,515,236 00	$14,524 03	$290 48
HANOVER FIRE,	New York,	Appleton, Z. A.,	Rockport,	$69,650 00	$873 24	$17 46
		Briggs, Andrew S.,	Taunton,	82,514 00	1,357 53	27 15
		Briggs, George H.,	Amesbury,	68,225 00	1,206 56	24 13
		Brimhall, Elisha,	Clinton,	25,575 00	416 25	8 32
		Burnham, Edward,	Cambridgeport,	259,825 00	2,423 92	48 48
		Chace & Slade,	Fall River,	5,800 00	69 60	1 39
		Chace, Benjamin A.,	Fall River,	49,700 00	760 04	15 20
		Clapp, Lafayette,	Easthampton,	42,005 00	590 56	11 81
		Collins, Thomas C.,	Middleborough,	73,635 00	670 15	13 40
		Crane, Wesley C.,	Somerville,	41,250 00	492 91	9 86
		Currier, Aug. N.,	Worcester,	222,039 00	3,203 58	64 07
		Daggett & Richardson,	Attleborough,	39,800 00	798 65	15 97
		Damon, Isaac N.,	Lexington,	14,200 00	226 75	4 54
		Danforth, Wm. S.,	Plymouth,	29,400 00	461 94	9 24
		Dunham & Wilson,	Pittsfield,	51,250 00	578 70	11 57
		Dutcher, H., & Co.,	Sheffield,	15,180 00	145 38	2 91

		Farnsworth & Allen,	Newtonville,	$4,200 00	$47 50	$0 95
		Farnsworth, Ezra S.,	Newtonville,	57,900 00	477 52	9 55
		Fiske, B. S., & Son,	Boston,	35.895 00	687 90	13 76
		Flagg, Dunham & Wilson,	No. Adams,	39,700 00	362 50	7 25
		Goodell, W. S.,	Haverhill,	69,600 00	753 87	15 08
		Gould, Jesse, & Son,	Chelsea,	126,948 00	1,887 62	37 75
		Holman, Silas,	Fitchburg,	13,700 00	200 25	4 00
		Hovey & Fenno,	Boston,	2,052,112 00	12,985 29	259 71
		Howland, F. P., & Sons,	Abington,	65,325 00	890 70	17 81
		Hunt Brothers,	Athol,	24,050 00	328 19	6 56
		Huntress, John E.,	So. Boston,	134,942 00	1,430 26	28 61
		Johnson, R. B.,	Holyoke,	32,250 00	371 98	7 44
		Johnson, Wm. F.,	Lynn,	140,100 00	1,668 95	33 38
		Kennedy, Thomas C.,	E. Boston,	129,381 00	1,245 45	24 91
Hanover Fire (con.),	New York,	Ladd, Brothers & Co.,	Springfield,	205,765 00	2,566 99	51 34
		Leonard & Lyman,	Westfield,	45,650 00	452 17	9 05
		Macintire, S. A.,	Salem,	60,011 00	877 53	17 55
		Maynard, S. B.,	Marlborough,	27,450 00	350 97	7 02
		Meserve, Clement,	Hopkinton,	32,130 00	295 42	5 90
		Newcomb, Alex.,	Vineyard Haven,	21,850 00	480 49	9 61
		Norwood, J. K.,	Lawrence,	65,250 00	1,011 22	20 22
		Osgood, O. F.,	Lowell,	78,692 00	933 36	18 67
		Parker, James O.,	Methuen,	32,200 00	452 20	9 04
		Pearson, F. W.,	Newton,	82,325 00	863 67	17 27
		Pendergast, George H.,	Charlestown,	97,772 50	1,282 66	25 65
		Phillips, Elisha M.,	Southbridge,	65,029 16	837 60	16 75
		Piper & Sawyer,	Newburyport,	88,275 00	1,000 83	20 02
		Porter, Samuel,	Beverly,	48,925 00	659 88	13 19
		Puffer, Loring W.,	Brockton,	27,150 00	314 25	6 28
		Thomas, Edward A.,	Amherst,	19,975 00	344 56	6 89

* Began business January, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Tillinghast & Alden,	New Bedford,	$76,650 00	$1,037 39	$20 75
		Tillinghast, Jos. S.,	New Bedford,	51,570 00	945 13	18 90
Hanover Fire (con.),	New York,	Walker, Oliver,	Northampton,	117,675 00	1,176 79	23 54
		Whitaker. E. D. & C. F.,	No. Adams,	13,500 00	227 63	4 55
		Williams, Gorham D.,	Greenfield,	32,900 00	579 62	11 59
				$5,306,895 66	$54,304 10	$1,086 04
		Allen, James G.,	Palmer,	$76,747 50	$818 98	$16 38
		Carter, B. F., & Co.,	Newburyport,	175,866 00	2,428 36	48 57
		Church, H. C.,	Lowell,	305,696 68⅔	4,747 07	94 94
		Collins, Thomas C.,	Middleborough,	5,000 00	77 50	1 55
		Currier, Daniel,	Methuen,	10,820 50	163 10	3 26
		Daggett & Richardson,	Attleborough,	41,500 00	697 43	13 95
		Dunham & Wilson,	Pittsfield,	87,453 34	1,185 64	23 71
		Dutcher, H., & Co.,	Sheffield,	26,982 00	235 35	4 71
		Farnsworth & Allen,	Newtonville,	15,200 00	192 99	3 86
Hartford Fire,	Hartford, Conn.,	Farnsworth, Ezra S.,	Newtonville,	47,550 00	452 31	9 05
		Fisher, M. M.,	Medway,	67,835 00	1,178 93	23 58
		Flagg, Dunham & Wilson,	No. Adams,	48,500 00	418 03	8 36
		Goodell, W. S.,	Haverhill,	146,325 00	1,603 53	32 07
		Hovey & Fenno,	Boston,	4,389,462 00	34,712 24	694 24
		Howe, Samuel E.,	Pittsfield,	185,850 00	2,007 17	40 14
		Hunt Brothers,	Athol,	78,025 00	1,384 79	27 70
		Hyde, James F. C.,	Newton,	216,250 00	2,382 31	47 65
		Johnson, R. B.,	Holyoke,	294,735 00	3,369 75	67 39
		Johnson, Waldo,	Webster,	86,330 00	1,042 26	20 85
		Lane, Otis,	Ware,	50,800 00	875 68	17 51

		Laws, Alfred,*	Brockton,	$19,150 00	$263 87	$5 28
		Leonard & Lyman,	Westfield,	116,125 00	1,402 56	28 05
		Lyons, Samuel J.,	Greenfield,	148,377 50	1,841 88	36 84
		Morris, Edward F.,	Monson,	31,550 00	467 95	9 36
		Northey, William,	Salem,	407,967 00	4,145 51	82 91
		Packard S. Franklin,	Brockton,	44,150 00	569 16	11 38
		Parker, George G.,	Milford,	41,825 00	520 85	10 42
		Peck & Pierce,	Northampton,	317,730 00	3,029 66	60 59
		Phillips, Elisha M.,	Southbridge,	146,991 66	2,004 81	40 10
		Puffer, George D.,	Saxonville,	30,150 00	359 07	7 18
		Pynchon, Jos. C.,	Springfield,	713,125 00	9,637 61	192 75
		Silsbee & Pickford,	Lynn,	321,910 00	5,127 46	102 55
Hartford Fire (con.),	Hartford, Conn.,	Skerry, S. H., & Co.,	N. Brookfield,	93,478 33⅓	1,327 25	26 55
		Slade, John P.,	Fall River,	288,707 93	3,103 00	62 06
		Stacy, S. A., & Son,	Gloucester,	177,435 00	2,288 48	45 77
		Stevens, Charles G., & Son,	Clinton,	19,674 00	357 61	7 15
		Tapley, Charles,	Peabody,	111,594 44	1,401 39	28 03
		Tillinghast & Alden,	New Bedford,	110,700 00	1,365 50	27 31
		Tillinghast, Jos. S.,	New Bedford,	75,390 00	1,440 50	28 81
		Upton & Willis,	Fitchburg,	59,685 00	818 79	16 38
		Viles, Daniel F.,	Waltham,	170,000 00	1,970 63	39 41
		Washburn, George A.,	S. Framingham,	66,100 00	864 00	17 28
		Washburn, J. D.,	Worcester,	690,232 00	11,035 33	220 71
		White, Nathaniel G.,	Lawrence,	125,775 00	1,183 14	23 66
		Whitney, E. C.,	Marlborough,	71,950 00	732 62	14 65
		Williams, S. A.,	Taunton,	199,161 00	2,769 47	55 39
				$10,955,861 89	$120,001 52	$2,400 04

* Agency resigned January, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
HARTFORD STEAM-BOIL'R,	Hartford, Conn.,	Chamberlain, W. S.,	Boston,	$1,662,424 00	$19,813 40	$396 27
		Freeman, D. C.,	Hartford, Conn.,	89,700 00	5,084 19	101 68
		Smith, John L.,	Providence, R.I.,	211,900 00	2,414 01	48 28
				$1,964,024 00	$27,311 60	$546 23
HOFFMAN FIRE,	New York,	Sears & Bowers,	Boston,	$1,456,733 00	$16,567 88	$331 36
		Tillinghast & Alden,	New Bedford,	22,325 00	382 76	7 66
		Tillinghast, Jos. S.,	New Bedford,	29,570 00	639 50	12 79
				$1,508,628 00	$17,590 14	$351 81
HOME,	New York,	Adams, J. S. & C.,	Amherst,	$43,250 00	$727 59	$14 55
		Adams, Jos. S.,	Framingham,	54,462 00	659 26	13 19
		Alden, Jared F.,	Middleborough,	45,050 00	639 61	12 79
		Allen, Asa,	Holliston,	3,700 00	28 75	57
		Allen, James G.,	Palmer,	82,275 00	1,124 59	22 49
		Andrus, F. O.,	Sheffield,	95,773 00	1,021 43	20 43
		Baker, George M.,	Marshfield,	5,500 00	65 00	1 30
		Barrett, R. F.,	Concord,	76,250 00	844 06	16 88
		Barton, S. R., & Co.,	Webster,	27,475 00	514 61	10 29
		Batcheller, Amos,	Sutton,	5,800 00	38 70	78
		Bell, Wesley K.,	Ipswich,	16,400 00	197 75	3 95
		Boyden, Warren,	Walpole,	28,760 00	580 40	11 61
		Briggs, Andrew S.,	Taunton,	211,314 00	2,914 39	58 29
		Brimhall, Elisha,	Clinton,	53,900 00	691 55	13 83
		Burnham, Edward,	Cambridgeport,	176,260 00	1,689 95	33 80
		Chapin, A. W., & Co.,	Springfield,	753,350 00	8,441 86	168 84

	Chapin, Charles M.,	Hyde Park,	$93,200 00	$717 61	$14 35
	Clapp, Lafayette,	Easthampton,	134,810 00	1,379 12	27 58
	Corkins, Charles R.,	Reading,	60,662 00	1,007 38	20 15
	Crane, W. C.,	Somerville,	24,500 00	324 59	6 49
	Denney, Charles E.,	Leicester,	18,850 00	343 08	6 86
	Dickerman, E. W.,	Westfield,	132,600 00	1,452 87	29 05
	Dunn, Thatcher B.,	Gardner,	38,300 00	452 00	9 04
	Dwelley, Jedediah,	Hanover,	4,000 00	44 00	88
	Ellison, Hollis & Co.,	Boston,	3,741,962 00	26,950 33	539 01
	Everett, J. Mason,	Canton,	33,400 00	443 50	8 87
	Faulkner, Winthrop,	Grafton,	7,500 00	70 75	1 41
	Faunce, George B.,	Boston,	374,827 50	3,346 88	66 94
	Fayerweather, J. A.,	Westborough,	4,500 00	54 75	1 09
	Fisher, M. M.,	Medway,	212,145 00	3,363 68	67 27
	Fiske, George B.,	Holliston,	17,450 00	228 50	4 57
HOME (continued), New York,	Flagg, Dunham & Wilson,	No. Adams,	152,800 00	1,687 74	33 75
	Gay, Willard,	Norwood,	2,550 00	62 10	1 24
	Gentlee, Thomas P.,	Manchester,	3,800 00	55 00	1 10
	George, J. Phillips,	Jamaica Plain,	72,965 00	936 22	18 72
	Goddard, Ira N.,	Millbury,	5,750 00	92 00	1 84
	Goodell, Walter S.,	Haverhill,	143,000 00	1,682 66	33 65
	Gould, Jesse, & Son,	Chelsea,	522,880 00	5,864 50	117 29
	Green, Darius A.,	Medford,	9,800 00	189 50	3 79
	Greenwood, C, C.,	Needham,	31,935 00	501 29	10 03
	Guild, Francis,	Dedham,	1,200 00	21 00	42
	Hall, John T.,	Plymouth,	174,700 00	2,377 49	47 55
	Harding, W. B.,	So. Boston,	35,825 00	417 06	8 34
	Hardwick, John,	Quincy,	87,950 00	949 20	18 98
	Hayden, Jos. P.,	Wareham,	19,500 00	344 25	6 88
	Hayward, S. A., & Co.,	Brockton,	152,375 00	1,934 07	38 68
	Higley, George T.,	Ashland,	25,600 00	277 95	5 56

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Holbrook, Leander,	Milford,	$26,450 00	$366 12	$7 32
		Hollis, E. P., & Co.,	Natick,	131,913 00	1,521 27	30 42
		Holman, Silas,	Fitchburg,	93,425 00	1,190 47	23 80
		Horton, James J.,	Attleborough,	43,942 67	694 11	13 88
		Horton, Sparrow,	Woburn,	44,836 00	676 08	13 52
		Howland, F. P., & Sons,	Abington,	61,300 00	684 04	13 68
		Hunt Brothers,	Athol,	40,966 67	600 81	12 02
		Hyde, James F. C.,	Newton,	65,725 00	982 99	19 66
		Ingraham, Wm. H.,	Watertown,	54,300 00	1,004 85	20 10
		Jennings, Albert,	Wellesley,	6,330 00	95 80	1 92
		Jennings, William,	Wellesley,	50,000 00	160 80	3 22
		Jewett, Charles E.,	Georgetown,	2,000 00	37 50	75
		Johnson, B. S.,	Haydenville,	42,266 66	539 12	10 78
HOME (continued),	New York,	Johnson, R. B.,	Holyoke,	71,940 00	794 81	15 90
		Kennedy, Thomas C.,	E. Boston,	111,835 00	1,064 39	21 29
		Kimball, William L.,	Littleton,	15,000 00	141 00	2 82
		Kirkland, Harvey,	Northampton,	58,600 00	703 50	14 07
		Lane, Otis,	Ware,	14,600 00	372 70	7 45
		Leonard, James F.,	Foxborough,	2,000 00	25 00	50
		Lincoln, Wm., & Son,	Brookline,	21,700 00	272 00	5 44
		Macintire, S. A.,	Salem,	352,166 00	4,977 97	99 55
		Macy, George W.,	Nantucket,	14,800 00	191 94	3 84
		Mann, Seth, 2d,	Randolph,	32,000 00	393 68	7 87
		Mansfield, J. D.,	Wakefield,	20,800 00	376 00	7 52
		Meldram, Nathan P.,	Manchester,	5,500 00	59 25	1 18
		Meserve, Clement,	Hopkinton,	68,270 00	904 20	18 08
		Nichols, S. S.,	Holliston,	7,280 00	73 79	1 48
		Osgood, O. F.,	Lowell,	176,072 00	1,868 61	37 37

		Otis, George,	Yarmouthport,	$163,393 00	$2,083 14	$41 66
		Paul, Abram C.,	Stoughton,	34,750 00	511 07	10 22
		Pendergast, George H.,	Charlestown,	23,600 00	323 50	6 47
		Phillips, Elisha M.,	Southbridge,	23,570 00	192 00	3 84
		Piper & Sawyer,	Newburyport,	433,080 00	5,164 20	103 28
		Pope, Henry,	Milton,	8,000 00	48 50	97
		Porter, John W.,	Neponset,	13,200 00	163 25	3 26
		Proctor, Abel R.,	Arlington,	13,800 00	140 83	2 82
		Reed, E. M.,	Mansfield,	38,850 00	553 75	11 07
		Rice, Henry,	N. Attleboro',	32,210 00	387 77	7 76
		Richards, Elias,	Weymouth,	115,425 00	1,648 18	32 96
		Root, A. B.,	Pittsfield,	178,826 77	2,323 39	46 47
		Selkirk, A. W.,	Gt. Barrington,	69,275 00	954 88	19 10
		Silsbee & Pickford,	Lynn,	347,975 00	5,026 95	100 54
		Skerry, S. H., & Co.,	N. Brookfield,	52,083 33⅓	729 40	14 59
HOME (continued),	New York,	Slack, Darwin E.,	Malden,	116,550 00	1,431 50	28 63
		Slade, John P.,	Fall River,	149,950 00	1,788 70	35 77
		Smart, Joseph A.,	Andover,	34,400 00	537 75	10 75
		Smith, Henry A.,	Stoneham,	42,066 00	474 40	9 49
		Stacy, S. A., & Son,	Gloucester,	96,800 00	1,238 02	24 76
		Stephenson, Albert L.,	Hingham,	20,388 00	294 74	5 89
		Stephenson, L., Jr.,	Hingham,	20,700 00	429 10	8 58
		Swan, Albert D.,	Lawrence,	335,037 00	4,010 94	80 22
		Taft, C. R.,	Williamstown,	15,755 00	208 13	4 16
		Tarr, J., Trueman & Co.,	Rockport,	9,300 00	144 00	2 88
		Tillinghast & Alden,	New Bedford,	251,100 00	2,208 80	44 18
		Tillinghast, Jos. S.,	New Bedford,	122,890 00	2,344 50	46 89
		Tisdale, G. W.,	Brighton,	11,575 00	132 00	2 64
		Trowbridge & Tisdale,	Brighton,	23,500 00	371 80	7 44
		Trowbridge, S. W.,	Brighton,	11,850 00	65 00	1 30
		Viles, Daniel F.,	Waltham,	45,550 00	682 87	13 65

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Washburn, J. D.,	Worcester,	$448,936 00	$6,818 46	$136 37
		Wellington, H. H.,	Adams,	99,509 00	1,100 32	22 00
		Weston, Wm. L.,	Danvers,	3,000 00	26 25	52
HOME (concluded),	New York,	Wetherbee & Nutter,	Brighton,	8,050 00	105 00	2 10
		White, Luther,	Chicopee,	37,675 00	419 79	8 39
		Whitney, E. C.,	Marlborough,	55,350 00	693 23	13 86
		Williams, Gorham D.,	Greenfield,	64,325 00	648 12	12 96
				$13,229,167 60⅓	$144,947 60	$2,898 84
		Bartlett, W. B., & Co.,	Boston,	*	*	*
		Church, H. C.,	Lowell,	$28,000 00	$428 75	$8 57
		Clapp, Lafayette,	Easthampton,	11,900 00	234 00	4 68
		Francis, Fred. A.,	Pittsfield,	29,500 00	592 02	11 84
		Frankle, Jones,	Haverhill,	525 00	10 50	21
		Holmes & Gilmore,	Springfield,	†	†	†
		Howland, S. D.,	Fall River,	28,000 00	469 64	9 39
		Kendall, George E.,	Worcester,	29,737 00	971 49	19 43
HOME,	Columbus, O.,	Marsh, Stillman P.,	Chelsea,	51,205 00	876 32	17 53
		John K. Norwood,	Lawrence,	20,050 00	292 53	5 85
		Peck & Pierce,	Northampton,	12,457 50	169 63	3 39
		Plimpton, Merrill F.,	Fitchburg,	17,563 00	350 50	7 01
		Sawyer & Blake,	Boston,	493,405 25	3,983 08	79 66
		Shattuck, John N.,	Natick,	21,375 00	196 66	3 93
		Silsbee & Pickford,	Lynn,	73,450 00	1,182 48	23 65
		Wood & Bangs,‡	Taunton,	36,609 20	720 86	14 42
		Wood, B. L.,§	Taunton,	8,200 00	103 05	2 06
				$861,976 95	$10,581 51	$211 62

HOME,	Newark, N. J.,	Faunce, Sewall A.,	Boston,	$618,932 00	$5,574 85	$111 50
		Howe, Samuel E.,	Pittsfield,	7,900 00	67 63	1 35
		Judd, Warner & Co.,	Springfield,	48,250 00	583 85	11 68
		Noyes, Linwood,	Worcester,	14,650 00	99 38	1 99
		Peck & Pierce,	Northampton,	22,150 00	240 87	4 82
				$711,882 00	$6,566 58	$131 34
HOWARD,	New York,	Bowker, Albert,	Boston,	$720,259 62	$5,217 37	$104 35
		Bugbee & Mack,	Lawrence,	47,950 00	688 75	13 77
		Covel, Haffards & Co.,	Fall River,	43,850 00	403 01	8 06
		Kendall, George E.,	Worcester,	99,217 00	1,550 97	31 02
				$911,276 62	$7,860 10	$157 20
HUMBOLDT,	Newark, N. J.,	Chaffee, J. C.,	Lee,	$5,540 72	$99 65	$2 00
		Dunham & Wilson,	Pittsfield,	4,200 00	74 42	1 48
		Edwards, John, & Co.,	Lawrence,	10,200 00	248 75	4 97
		Hunt, George F.,	Lowell,	1,250 00	15 31	31
		Johnson, Wm. F.,	Lynn,	6,250 00	70 12	1 40
		Martin, William,	No. Adams,	23,666 66	547 32	10 95
		Merriam, Charles A.,	Chelsea,	64,704 00	622 24	12 44
		Merrifield, H. K., & Co.,	Boston,	1,150,900 00	14,526 50	290 53
		Merrifield, H. K., & Co.,	Worcester,	210,246 00	3,496 77	69 93
		Peck & Pierce,	Northampton,	33,800 00	538 84	10 78
		Selkirk, A. W.,	Gt. Barrington,	16,000 00	219 00	4 38
		Thomas, Edward A.,	Amherst,	19,950 00	496 64	9 93
		Van Campen, Hiram,	New Bedford,	31,225 00	520 16	10 40
		Warriner, S. C.,	Springfield,	27,325 00	493 58	9 87
		Washburn, J. P.,	Barnstable,	7,500 00	120 00	2 40

* No return. † No business. ‡ From November 1, 1875, to July 7, 1876. § From July 1, 1876, to October 31, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
HUMBOLDT (concluded),	Newark, N. J.,	Wood & Bangs,*	Taunton,	$21,550 00	$411 44	$8 23
		Wood, B. L.,†	Taunton,	14,700 00	309 90	6 20
				$1,649,007 38	$22,810 64	$456 20
IMPERIAL FIRE,	London, Eng.,	Alden, Jared F.,	Middleborough,	$12,250 00	$223 13	$4 46
		Allison, Henry,	Fitchburg,	5,750 00	97 25	1 95
		Bird, H.,	Cambridge,	66,750 00	894 55	17 89
		Edwards, John, & Co.,	Lawrence,	94,480 00	1,195 25	23 90
		Fitch, Dana H.,	Worcester,	68,472 00	657 51	13 15
		Flagg, Dunham & Wilson,	No. Adams,	7,500 00	72 50	1 45
		Fowler & Kendall,	Salem,	16,200 00	155 50	3 11
		Gifford, S. S.,	Provincetown,	1,000 00	19 50	39
		Gilman, F. L.,	New Bedford,	37,800 00	675 04	13 50
		Goodell, Walter S.,	Haverhill,	46,400 00	523 85	10 48
		Holmes & Gilmore,	Springfield,	252,908 00	3,152 31	63 05
		Holmes, J. W.,	Springfield,	21,500 00	202 27	4 04
		Hovey & Fenno,	Boston,	778,696 67	5,483 59	109 67
		Paige, John C.,	Boston,	1,209,357 11	10,505 46	210 11
		Serratt, Wm. D.,	Melrose,	23,750 00	219 95	4 40
				$2,642,813 78	$24,077 66	$481 55
INSURANCE CO. OF PENN.,	Philadelphia, Pa.,	Pope, Richard,	Boston,	$1,035,946 00	$11,819 66	$354 59
IRVING,	New York,	Ellison, Hollis & Co.,	Boston,	$535,430 00	$5,255 60	$105 11
		Walker, Oliver,	Northampton,	65,958 00	698 45	13 97
				$601,388 00	$5,954 05	$119 08

KNICKERB'ER CASUALTY,	New York,	Myers, Byron P.,	Adams,	$20,000 00	$35 20	$0 70
LAMAR,	New York,	Lincoln, Wm., & Son,	Warren,	$15,987 00	$235 49	$4 71
		Northey, William,	Salem,	232,500 00	1,033 53	20 67
		Sawyer & Blake,	Boston,	1,162,350 82	12,970 27	259 41
		Whitaker, E. D. & C. F.,	No. Adams,	6,975 00	33 21	66
				$1,417,812 82	$14,272 50	$285 45
LANCASHIRE,	Manchest'r, Eng.	Allison, Henry,	Fitchburg,	$31,050 00	$589 52	$11 79
		Bacon, H. S.,	Milford,	49,300 00	668 04	13 36
		Bugbee, A. V.,	Lawrence,	37,750 00	564 32	11 29
		Collins, Thomas C.,	Middleborough,	14,700 00	230 44	4 61
		Daggett & Richardson,	Attleborough,	53,275 00	858 26	17 17
		Dame, John T.,	Clinton,	6,400 00	131 50	2 63
		Ellison, Hollis & Co.,	Boston,	2,809,064 00	22,780 32	455 61
		Fitch, Dana K.,	Worcester,	205,362 00	2,951 03	59 02
		Fowler & Kendall,	Salem,	73,410 00	1,047 35	20 95
		Francis, Fred. A.,	Pittsfield,	41,250 00	775 45	15 50
		Goodell, W. S.,	Haverhill,	84,125 00	1,042 36	20 85
		Gould, Jesse, & Son,	Chelsea,	75,544 00	1,112 18	22 24
		Hall, John T.,	Plymouth,	28,350 00	264 60	5 29
		Hardwick, John,	Quincy,	40,100 00	492 50	9 85
		Hastings, W. B., & Co.,	E. Cambridge,	174,683 14	2,353 10	47 06
		Hollis, E. P., & Co.,	Natick,	71,450 00	845 97	16 92
		Holmes & Gilmore,	Springfield,	568,525 00	6,071 15	121 42
		Howland, S. D.,	Fall River,	89,038 00	1,300 48	26 00
		Hunt, George F.,	Lowell,	11,000 00	169 25	3 38
		Huntress, John E.,	So. Boston,	131,975 00	1,481 53	29 63
		Lincoln, Wm., & Co.,	Warren,	177,357 00	2,123 50	42 47

* From November 1, 1875, to July 7, 1876.

† From July 1, 1876, to October 31, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Peck & Pierce,	Northampton,	$58,550 00	$841 22	$16 82
		Pendergast, George H.,	Charlestown,	167,024 00	1,979 16	39 58
		Porter, Samuel,	Beverly,	29,900 00	378 28	7 56
		Puffer, Loring W.,	Brockton,	23,800 00	298 50	5 97
		Richards, Elias,	Weymouth,	25,100 00	308 50	6 17
LANCASHIRE (con.),	Manchest'r, Eng.	Robinson, R. B.,	Westfield,	21,175 00	423 33	8 47
		Slack, Darwin E.,	Malden,	52,223 00	814 70	16 29
		Thomas, Edward A.,	Amherst,	26,550 00	390 83	7 81
		Van Campen, Hiram,	New Bedford,	120,850 00	2,118 19	42 36
		Whitaker, V. A.,	No. Adams,	69,250 00	502 41	10 05
		Whitney, E. C.,	Marlborough,	15,600 00	193 75	3 87
		Williams, S. A.,	Taunton,	111,656 00	1,082 15	21 64
				$5,495,386 14	$57,183 87	$1,143 63
		Bell, Wesley K.,	Ipswich,	$6,000 00	$78 75	$1 57
		Brewster & Graves,	Newburyport,	100,951 00	1,159 52	23 19
		Briggs, Andrew S.,	Taunton,	166,339 00	2,791 63	55 83
		Brown, Henry A.,	Salem,	169,175 00	2,274 59	45 49
		Chaffee, J. C.,	Lee,	4,000 00	40 00	80
		Chapin & Williams,	Greenfield,	11,100 00	144 75	2 89
LIVERPOOL AND LONDON AND GLOBE,	London, Eng.,	Church, H. C.,	Lowell,	110,441 66⅔	2,008 05	40 16
		Clark, W. E.,	Framingham,	58,150 00	768 35	15 37
		Cobb, A. B.,	Newton,	1,000 00	21 75	43
		Collins, Thomas C.,	Middleborough,	17,350 00	229 50	4 59
		Conn, George H.,	Woburn,	120,267 00	1,765 10	35 30
		Daggett & Richardson,	Attleborough,	32,000 00	572 05	11 44
		Dickerman, E. W.,	Westfield,	14,500 00	159 17	3 18

LIVERPOOL AND LONDON AND GLOBE (con.),	Liverpool, Eng.,	Farwell, Royal E.,	Natick,	$70,643 50	$861 53	$17 23
		Fisher, M. M.,	Medway,	67,735 00	954 52	19 09
		Francis, Fred. A.,	Pittsfield,	81,700 00	1,297 75	25 95
		Frankle, Jones,	Haverhill,	119,550 00	1,277 88	25 56
		Gentlee, Thomas P.,	Manchester,	16,000 00	300 25	6 00
		Gordon, William R.,	Beverly,	47,300 00	610 25	12 20
		Grinnell, Lawrence,	New Bedford,	1,082,667 00	10,882 47	217 65
		Guild, Charles E,	Boston,	12,033,336 00	84,773 30	1,695 47
		Hall, John T.,	Plymouth,	26,900 00	177 00	3 54
		Holbrook, Leander,	Milford,	21,500 00	327 00	6 54
		Holman, Silas,	Fitchburg,	385,700 00	4,767 50	95 35
		Holmes & Gilmore,	Springfield,	534,062 00	6,378 18	127 56
		Howland, F. P., & Sons,	Abington,	95,300 00	1,219 10	24 38
		Hunt, E. W.,	Weymouth,	—	755 21	15 10
		Lincoln, Wm., & Co.,	Warren,	752,147 00	7,871 77	157 44
		Macintire, S. A.,	Salem,	47,000 00	710 00	14 20
		Maynard, S. B.,	Marlborough,	52,700 00	591 06	11 82
		Meldram, Nathan P.,	Manchester,	33,800 00	430 75	8 61
		Merrill, Charles,	Malden,	18,150 00	257 87	5 15
		Munroe, A. C.,	Worcester,	240,859 50	2,689 52	53 79
		Osgood, O. F.,	Lowell,	25,600 00	360 40	7 21
		Paul, Abram C.,	Stoughton,	3,000 00	52 50	1 05
		Pease, Joseph T.,	Edgartown,	61,950 00	1,048 50	20 97
		Puffer, Loring W.,	Brockton,	15,500 00	229 50	4 59
		Sager, F. E.,	Holliston,	16,475 00	107 83	2 15
		Silsbee & Pickford,	Lynn,	140,900 00	2,371 73	47 43
		Slade, John P.,	Fall River,	224,050 00	3,043 09	60 86
		Stevens, C. G., & Son,	Clinton,	36,550 00	705 30	14 11
		Swan, Albert D.,	Lawrence,	98,700 00	1,097 22	21 94
		Underhay, John,	Holbrook,	18,600 00	220 00	4 40
		Underwood, George E.,	Ayer,	59,150 00	711 86	14 24

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
LIVERPOOL AND LONDON AND GLOBE (con.),	Liverpool, Eng.,	Upton, Daniel,	Adams,	$5,000 00	$175 00	$3 50
		Walker, Oliver,	Northampton,	23,600 00	616 88	12 33
		Wood, Bros. & Stratton,	Hudson,	38,800 00	560 01	11 20
				$17,306,198 66⅔	$150,445 94	$3,008 85
LONDON ASSURANCE,	London, Eng.,	Brown, Henry A.,	Salem,	$90,100 00	$1,071 64	$21 43
		Currier, Aug. N.,	Worcester,	359,235 00	4,976 68	99 53
		Elliott, George M.,	Lowell,	26,650 00	270 69	5 41
		Fullerton, Charles D.,	Brockton,	14,800 00	212 90	4 26
		Howe, Samuel E.,	Pittsfield,	66,000 00	1,027 83	20 56
		Judd, Warner & Co.,	Springfield,	105,550 00	1,174 62	23 49
		Munn, John B.,	Holyoke,	8,433 00	88 83	1 78
		Peck & Pierce,	Northampton,	102,150 00	1,294 80	25 90
		Reed, T. Frank, & Co.,	Boston,	2,556,344 50	19,512 40	390 25
		Robinson, R. B.,	Westfield,	69,917 00	850 31	17 01
		Van Campen, Hiram,	New Bedford,	61,700 00	757 43	15 15
		Wilcox, Carlos T.,	Lawrence,	40,100 00	326 10	6 52
				$3,500,979 50	$31,564 23	$631 29
LORILLARD,	New York,	Appleton, Samuel,	Boston,	$1,164,558 00	$6,566 18	$131 32
		Bugbee, A. V.,	Lawrence,	81,050 00	665 70	13 31
		Cardell, E. L.,	Lowell,	161,701 00	1,739 00	34 78
		Dunham & Wilson,	Pittsfield,	7,500 00	122 50	2 45
		Ladd Bros.,	Springfield,	124,350 00	1,030 85	20 62
		Tillinghast & Alden,	New Bedford,	11,400 00	186 57	3 73

LORILLARD (concluded),	New York,	Tillinghast, Joseph S.,	New Bedford,	$6,500 00	$86 25	$1 73
		Warner, Earl, Jr.,	Worcester,	10,500 00	77 25	1 55
				$1,567,559 00	$10,474 30	$209 49
MANAYUNK,	Philadelphia, Pa.,	Church, H. C.,	Lowell,	$9,500 00	$174 18	$5 23
		Conn, George H.,	Woburn,	10,125 00	169 08	5 07
		Fowler & Kendall,	Salem,	1,500 00	29 50	88
		Hastings, W. B., & Co.,	E. Cambridge,	42,408 33	857 85	25 74
		Howland, S. D.,	Fall River,	9,500 00	134 94	4 04
		Leighton, Royal B.,	Boston,	285,647 00	2,111 96	63 36
		Piper & Sawyer,	Newburyport,	6,500 00	66 25	1 99
				$365,180 33	$3,543 76	$106 31
MANHATTAN FIRE,	New York,	Baker, Ezra,	Lynn,	$57,500 00	$946 41	$18 92
		Chace & Slade,	Fall River,	7,000 00	90 25	1 80
		Chace, Benj. A.,	Fall River,	42,319 00	674 43	13 49
		Chapin & Williams,	Greenfield,	56,250 00	656 10	13 12
		Chapin, A. W., & Co.,	Springfield,	126,770 83	2,278 09	45 56
		Derby, John H.,	Salem,	5,000 00	83 50	1 67
		Dunham & Wilson,	Pittsfield,	101,798 93	1,781 82	35 63
		Frankle, Jones,	Haverhill,	37,800 00	639 42	12 79
		Galeucia, Warren B.,	Boston,	3,425,401 18	36,811 82	736 24
		Hunt, Geo. F.,	Lowell,	8,425 00	124 12	2 48
		Lincoln, Wm., & Co.,	Warren,	103,267 00	1,910 58	38 21
		Munroe, A. C.,	Worcester,	87,398 90	1,785 34	35 70
		Van Campen, Hiram,	New Bedford,	30,950 00	766 31	15 33
				$4,089,880 84	$48,548 19	$970 94

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Boardman, Charles H.,	Lynn,	$70,475 00	$1,024 20	$20 48
		Chaffee, J. C.,	Lee,	4,700 00	61 93	1 23
		Coveney, J. W.,	E. Cambridge,	25,850 00	355 00	7 10
		Daniels, George P.,	Salem,	50,175 00	761 93	15 24
		Dunham & Wilson,	Pittsfield,	11,500 00	191 43	3 82
		Edwards, John, & Co.,	Lawrence,	4,250 00	72 50	1 45
MANUFACTURERS',	Newark, N. J.,	Flagg, Dunham & Wilson,	North Adams,	12,500 00	151 80	3 04
		Fowler & Kendall,	Salem,	7,000 00	75 00	1 50
		Hathaway, B. A.,	Plymouth,	18,375 00	153 63	3 07
		Hollis, E. P., & Co.,	Natick,	2,475 00	41 81	84
		James, Thomas M.,	New Bedford,	17,700 00	406 15	8 12
		Kinsley, J. W., & Co.,	Boston,	830,846 00	7,803 69	156 07
		Peck & Pierce,	Northampton,	1,000 00	17 50	35
		Rice, Abner,	Worcester,	21,025 00	272 65	5 45
				$1,077,871 00	$11,389 22	$227 76
MERCANTILE,	Cleveland, O.,	Vinton, Hammond,	Boston,	$612,182 00	$4,995 25	$99 90
MERCANTILE FIRE,	New York,	Hutchings, Wm. V.,	Boston,	$575,317 00	$2,315 36	$46 31
		Briggs, Andrew S.,	Taunton,	$12,474 00	$106 03	$2 12
		Chace & Shaw,	Fall River,	4,466 00	24 67	49
		Grinnell, Lawrence,	New Bedford,	976,435 00	18,723 90	374 48
MERCANTILE MUTUAL,	New York,	Hutchings, W. V.,	Boston,	4,490,975 00	44,684 11	893 68
		Ladd Brothers & Co.,	Springfield,	101,967 00	1,029 13	20 58
		Reynard, Remington & Co.,	Fall River,	100,301 00	673 69	13 47
				$5,686,618 00	$65,241 53	$1,304 82

MERCHANTS', . . .	New York, . .	Cole & Dow, . . .	Boston, . .	$162,847 00	$3,268 82	$65 38
MERCHANTS', . . .	Newark, N. J., .	Brown Brothers, . .	Holyoke, . .	$138,000 00	$1,302 70	$26 05
		Bush, Andrew L., . .	Westfield, . .	55,200 00	539 30	10 79
		Cardell, E. L., . . .	Lowell, . .	143,549 33	1,723 50	34 47
		Currier, Aug. N., . .	Worcester, .	179,128 00	2,384 98	47 69
		Dennis, Charles B., & Co.,	Fitchburg,	37,300 00	433 78	8 68
		Fuller, W. A., . . .	Springfield, .	175,954 50	2,403 47	48 07
		Fullerton, Charles D., .	Brockton, . .	23,800 00	372 50	7 45
		Howe, Samuel E., . .	Pittsfield, . .	30,500 00	216 45	4 33
		Johnson, Thomas H., .	Salem, . .	63,000 00	828 37	16 57
		Kendall, Isaac B., . .	Charlestown, .	76,850 00	864 03	17 28
		Lockey, John M., . .	Leominster, .	39,175 00	557 75	11 15
		Norwood, John K., . .	Lawrence, . .	131,315 00	2,062 91	41 26
		Slade, Albion K., Jr., . .	Fall River, .	18,950 00	242 12	4 84
		Spalding, L. V., . . .	Haverhill, . .	62,575 00	672 30	13 45
		Tracy, C. C., . . .	Northampton, .	74,450 00	648 06	12 96
		Wass, Robert H., . .	Boston, . .	2,041,690 50	18,229 28	364 59
		Whitaker, E. D. & C. F., .	North Adams, .	98,933 00	1,339 83	26 80
		Wills, George E., . .	Merrimac, . .	70,222 00	1,013 97	20 28
				$3,460,592 33	$35,835 30	$716 71
MERCHANTS', . . .	Providence, R. I.,	Barton, S. R., & Co., . .	Webster, . .	$53,940 00	$902 57	$18 05
		Chadwick, Wm. P., . .	Edgartown, .	5,580 00	108 75	2 17
		Chaffee, J. C., . . .	Lee, . . .	44,250 00	500 54	10 01
		Chapin, A. W., & Co., .	Springfield, .	69,540 83	1,109 21	22 18
		Derby, John H., . . .	Salem, . .	141,475 00	2,070 16	41 40
		Dunham & Wilson, . .	Pittsfield, . .	25,765 00	342 49	6 84
		Eddy, Peleg E., . . .	Boston, . .	1,425,785 00	17,589 18	351 78
		Elliott, Geo. M., . . .	Lowell, . .	33,200 00	437 75	8 75

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Fisher, M. M.,	Medway,	$39,185 00	$581 83	$11 64
		Flagg, Dunham & Wilson,	No. Adams,	5,000 00	45 00	90
		Goodell, W. S.,	Haverhill,	26,800 00	408 37	8 17
		Hatch, Riley B.,	Fitchburg,	18,900 00	293 83	5 88
		Holbrook, Leander,	Milford,	13,025 00	233 22	4 66
		Hunt Brothers,	Athol,	4,700 00	103 50	2 07
		Lincoln, Wm., & Co.,	Warren,	59,735 00	841 94	16 84
		Parks, Loren C.,	Worcester,	94,709 00	1,338 03	26 76
Merchants' (con.),	Providence, R. I.,	Phillips, P. H.,	Fitchburg,	16,175 00	187 17	3 74
		Reed & Brother,	Boston,	117,703 00	1,870 74	37 41
		Reynard, Remington & Co.,	Fall River,	111,890 00	1,686 09	33 72
		Silsbee & Pickford,	Lynn,	61,600 00	1,067 06	21 34
		Swain, Jos. B.,	Nantucket,	29,400 00	298 04	5 96
		Tillinghast & Alden,	New Bedford,	34,350 00	608 17	12 16
		Tillinghast, Jos. S.,	New Bedford,	23,050 00	459 75	9 20
		Walker, Oliver,	Northampton,	29,172 22	364 72	7 29
		Whitney, Milton B.,	Westfield,	42,781 80	464 74	9 29
		Wilcox, Carlos T.,	Lawrence,	98,965 00	1,100 77	22 01
		Williams, S. A.,	Taunton,	26,754 00	475 71	9 51
				$2,653,430 85	$35,489 33	$709 73
		Bush, Andrew L.,	Westfield,	$28,900 00	$373 78	$7 48
		Coburn, Geo. W., & Son,	Lowell,	24,150 00	341 40	6 82
Meriden Fire,	Meriden, Ct.,	Dunham & Wilson,	Pittsfield,	19,408 00	367 08	7 34
		Goodell, W. S.,	Haverhill,	69,931 00	1,092 42	21 85
		Greene, Wm. S.,	Fall River,	95,515 00	1,584 62	31 69
		Hastings, W. B., & Co.,	E. Cambridge,	118,754 27	2,216 54	44 33

MERIDEN FIRE (con.),	Meriden, Ct.,	Hatch, Riley B.,	Fitchburg,	$8,975 00	$102 96	$2 06
		Hunt, George F.,*	Lowell,	3,075 00	71 13	1 42
		Johnson, Wm. F.,†	Lynn,	14,050 00	207 75	4 15
		Machell, James,	Lawrence,	38,200 00	477 35	9 55
		Macintire, S. A.,	Salem,	29,616 00	486 58	9 73
		Merriam, C. A.,	Chelsea,	7,555 00	106 52	2 13
		Pendergast, George H.,	Charlestown,	3,700 00	83 50	1 67
		Phillips, P. H.,	Fitchburg,	7,200 00	121 56	2 43
		Reed & Brother,	Boston,	1,117,200 00	10,427 87	208 56
		Tillinghast & Alden,	New Bedford,	38,450 00	706 06	14 12
		Tillinghast, Joseph S.,	New Bedford,	37,000 00	699 30	13 99
		Walker, Oliver,	Northampton,	58,291 66	579 42	11 59
		Washburn, J. D.,	Worcester,	102,720 00	1,682 32	33 65
				$1,822,690 93	$21,728 16	$434 56
METROPOLITAN PLATE GLASS,	New York,	Bean, Jacob,	Boston,	$139,218 90	$4,573 08	$91 46
		Judd & Gray,	Springfield,	6,353 95	211 56	4 23
		Miles & Co.,	Pittsfield,	3,868 70	142 56	2 85
				$149,441 55	$4,927 20	$98 54
NATIONAL FIRE,	Hartford, Ct.,	Briggs, Andrew S.,	Taunton,	$91,137 00	$1,426 95	$28 54
		Bugbee & Mack,	Lawrence,	106,400 00	1,203 40	24 07
		Burnham, Edward,	Cambridgeport,	111,568 45	889 06	17 78
		Church, H. C.,	Lowell,	78,050 00	1,373 28	27 47
		Fitch, Dana K.,	Worcester,	248,550 00	3,191 02	63 82
		Flagg, Dunham & Wilson,	No. Adams,	21,000 00	239 65	4 79
		Fowler & Kendall,	Salem,	128,025 00	1,738 91	34 78
		Goodell, W. S.,	Haverhill,	36,600 00	495 65	9 91

* Closed agency December, 1875.

† From October 17, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Holmes & Gilmore,	Springfield,	$49,408 00	$576 26	$11 53
		Hovey & Fenno,	Boston,	1,521,960 00	11,028 52	220 57
		Johnson, Wm. F.,	Lynn,	121,775 00	1,607 08	32 14
		Laws, Alfred,*	Brockton,	14,000 00	210 00	4 20
		Lyons, Samuel J.,	Greenfield,	58,990 00	667 48	13 35
		Packard, S. Franklin,	Brockton,	18,000 00	246 70	4 93
		Robinson, R. B.,	Westfield,	56,795 00	760 31	15 21
		Shepard, J. M., Jr., & Co.,	Fall River,	155,420 00	1,738 99	34 78
National Fire (con.),	Hartford, Conn.,	Stevens, Chas. G., & Son,	Clinton,	26,550 00	397 75	7 95
		Tillinghast & Alden,	New Bedford,	49,350 00	676 08	13 52
		Tillinghast, Joseph S.,	New Bedford,	31,250 00	609 25	12 19
		Underwood, Porter,	Holyoke,	37,815 00	431 09	8 62
		Upton & Willis,	Fitchburg,	17,800 00	222 81	4 46
		Viles, Daniel F.,	Waltham,	61,675 00	935 37	18 70
		Walker, Oliver,	Northampton,	142,500 00	1,090 59	21 81
		Warriner, S. C.,	Springfield,	60,007 50	852 06	17 04
		Wellington, H. H.,	Adams,	42,300 00	453 79	9 08
				$3,286,925 95	$33,062 05	$661 24
		Boardman, Chas. H.,	Lynn,	$57,175 00	$709 73	$14 19
		Chapin, A. W., & Co.,	Springfield,	26,750 00	356 34	7 13
		Corkins, Charles R.,	Reading,	31,747 00	651 96	13 04
		Ellison, Hollis & Co.,	Boston,	681,101 00	5,016 75	100 33
National Fire,	New York,	Everett, Edward F.,	Cambridge,	12,700 00	114 50	2 29
		Fowler, Charles B.,	Salem,	14,000 00	219 50	4 39
		Goodell, W. S.,	Haverhill,	12,000 00	217 50	4 35
		Harding, W. B.,	So. Boston,	53,245 00	680 23	13 60

National Fire (con.),	New York,	Howland, S. D.,	Fall River,	$19,275 00	$396 65	$7 93
		Kelso, George R.,	Charlestown,	16,100 00	186 33	3 73
		Kennedy, Thos. C.,	E. Boston,	150,365 00	1,459 95	29 20
		Liffler, Charles,	Boston,	99,072 00	1,120 30	22 41
		Murphy, James,	Lawrence,	6,000 00	69 00	1 38
		Snow, Allen H.,	Chelsea,	21,700 00	254 42	5 09
				$1,201,230 00	$11,453 16	$229 06
New Hampshire Fire,	Manchest'r, N.H.,	Albro, J. G.,	N. Attleborough,	$5,300 00	$78 50	$1 57
		Almy, Charles,	New Bedford,	132,275 00	1,256 44	25 13
		Boardman, Charles H.,	Lynn,	165,185 00	2,391 93	47 84
		Briggs, George H.,	Amesbury,	36,300 00	745 55	14 91
		Brimhall, Elisha,	Clinton,	4,600 00	78 75	1 57
		Brown, Benj. F.,	Boston,	152,200 00	2,344 49	46 89
		Brown, John N.,	Boston,	29,500 00	307 75	6 15
		Coburn, Geo. W., & Son,	Lowell,	140,371 33	1,883 11	37 66
		Collins, Thos. C.,	Middleborough,	3,850 00	63 00	1 26
		Daggett & Richardson,	Attleborough,	16,675 00	217 12	4 34
		Esty, F. M.,	Framingham,	17,150 00	201 10	4 02
		Farwell, Royal E.,	Natick,	26,425 00	434 37	8 69
		Faunce, Sewall E.,	Boston,	1,653,035 00	15,894 22	317 88
		Fay, Heman S.,	Marlborough,	19,700 00	270 64	5 41
		Frankle, Jones,	Haverhill,	73,400 00	950 68	19 01
		Fullerton, Charles D.,	Brockton,	48,000 00	704 38	14 09
		Greene, Wm. S.,	Fall River,	106,465 00	1,486 73	29 73
		Hatch, Riley B.,	Fitchburg,	11,575 00	95 46	1 91
		Hinckley, Jos. W.,	Taunton,	33,490 00	562 89	11 26
		Holmes & Gilmore,	Springfield,	24,500 00	315 47	6 31
		Howe, Samuel E.,	Pittsfield,	23,550 00	272 59	5 45

* Agency resigned January, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Jackson & Hinckley,	Taunton,	$84,162 00	$1,313 30	$26 27
		Johnson, Thos. H.,	Salem,	50,525 00	668 46	13 37
		Jones, Arthur H.,	Athol,	19,750 00	280 00	5 60
		Joslin & Stone,	Hudson,	2,150 00	18 12	36
		Kendall, George E.,	Worcester,	69,858 00	1,155 73	23 11
		Lockey, John M.,	Leominster,	60,244 00	982 15	19 64
		Morse, H. O.,	Fitchburg,	1,300 00	15 50	30
		Munn, John B.,	Holyoke,	8,825 00	104 88	2 10
		Norris, Wm. H.,	Hyde Park,	234,065 00	2,295 92	45 92
		Parker, George G.,	Milford,	121,305 00	1,318 35	26 37
New Hamp. Fire (con.),	Manchest'r, N.H.,	Parker, James O.,	Methuen,	86,490 00	1,034 16	20 68
		Peck & Pierce,	Northampton,	158,035 00	1,576 82	31 54
		Preston, N. W.,	E. Douglas,	4,700 00	60 00	1 20
		Reed, E. M.,	Mansfield,	26,600 00	410 87	8 22
		Smith, Henry A.,	Stoneham,	81,330 00	976 49	19 53
		Swift, Reuben W.,	Provincetown,	29,750 00	256 12	5 13
		Thomas, Edward A.,	Amherst,	5,900 00	100 40	2 00
		Underwood, George E.,	Ayer,	127,667 00	1,729 26	34 59
		Walden & Miller,	No. Adams,	65,150 00	314 55	6 29
		Warriner, S. C.,	Springfield,	23,700 00	391 39	7 83
		Whitney, M. B.,	Westfield,	20,700 00	269 87	5 40
		Young, Darius,	Newton,	48,350 00	482 87	9 66
				$4,054,102 33	$46,310 38	$926 19
New Jersey Fire and Marine and Inland,	Camden, N. J.,	Chadwick, A. C.,	Lawrence,	$62,200 00	$714 10	$14 28
		Coburn, Charles,	Lowell,	16,000 00	219 00	4 38

NEW JERSEY FIRE AND MAR. AND INL. (con.),	Camden, N. J.,	Merrifield, H. K., & Co.,	Worcester,	$85,368 00	$1,524 45	$30 48
		Stearns Brothers,*	Boston,	505,362 00	6,154 18	123 08
				$668,930 00	$8,611 73	$172 22
NEW YORK & YONKERS,	New York,	Jordan & Lovett,	Boston,	$256,500 00	$2,034 07	$40 68
NEWARK CITY,	Newark, N. J.,	Barnes, William,	Marlborough,	$7,550 00	$111 00	$2 22
		Boardman & Earp,	Lynn,	34,450 00	599 64	11 99
		Brainard, J. C.,	Warren,	50,018 00	810 84	16 22
		Brown Brothers,	Holyoke,	32,300 00	450 75	9 01
		Bush, Andrew L.,	Westfield,	37,075 00	491 43	9 83
		Chace & Shaw,	Fall River,	6,525 00	104 09	2 08
		Chaffee, J. C.,	Lee,	11,500 00	170 62	3 41
		Christie, G. A.,	Northampton,	41,350 00	380 00	7 60
		Fiske, George B.,	Holliston,	3,800 00	40 00	80
		Follansbee, H. L.,	Gloucester,	7,100 00	103 60	2 07
		Fuller, W. A.,	Springfield,	56,650 00	1,058 09	21 16
		Gifford, Simeon S.,	Provincetown,	750 00	11 25	22
		Jones, Arthur H.,	Athol,	6,050 00	93 75	1 87
		Mann & Hutchins,	Lawrence,	24,466 66	422 37	8 44
		Merrifield, H. K., & Co.,	Boston,	912,350 00	9,817 00	196 34
		Merrifield, H. K., & Co.,	Worcester,	156,384 84	2,693 00	53 86
		Paige, I. Henry,	Lowell,	19,340 00	354 18	7 08
		Perkins, G. Henry,	Hyde Park,	9,916 00	146 00	2 92
		Selkirk, A. W.,	Gt. Barrington,	11,450 00	207 50	4 15
		Tinker, Arthur M.,	No. Adams,	22,380 00	300 43	6 01
		Valentine, Elmer,	Salem,	7,000 00	36 50	73
		Van Campen, Hiram,†	New Bedford,	5,500 00	147 88	2 96
				$1,463,905 50	$18,549 92	$370 97

* From November, 1875, to April, 1876, inclusive.

† Agency began in August.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Allen, James G.,	Palmer,	$30,075 00	$324 71	$6 49
		Appleton, Z. A.,	Rockport,	10,650 00	136 83	2 74
		Briggs, Andrew S.,	Taunton,	39,425 00	666 78	13 34
		Briggs, George H.,	Amesbury,	57,800 00	963 75	19 27
		Damon, Isaac N.,	Lexington,	4,500 00	64 35	1 29
		Esty, F. M.,	Framingham,	35,700 00	215 99	4 31
		Fiske, B. S., & Son,	Brighton,	1,400 00	33 00	66
		Flagg, Dunham & Wilson,	No. Adams,	42,950 00	282 05	5 64
		Foster, Nathaniel, Jr.,	Boston,	2,702,056 00	13,747 47	274 95
		Fowler & Kendall,	Salem,	102,475 00	1,320 07	26 40
		Goodell, W. S.,	Haverhill,	46,150 00	514 31	10 29
		Hayden, Jos. P.,	Wareham,	5,000 00	100 00	2 00
		Hayward, S. A., & Co.,	Brockton,	66,525 00	829 11	16 58
NIAGARA FIRE,	New York,	Horton, Jas. J.,	Attleborough,	2,000 00	11 74	23
		Howe, Samuel E.,	Pittsfield,	51,200 00	515 16	10 30
		Huntress, John E.,	So. Boston,	69,650 00	574 63	11 49
		Johnson, R. B.,	Holyoke,	1,050 00	13 12	26
		Ladd Brothers & Co.,	Springfield,	92,690 00	1,091 72	21 83
		Lane, Otis,	Ware,	36,650 00	454 75	9 09
		Leighton, R. B. & W. F.,	Melrose,	29,850 00	325 38	6 50
		Leighton, Royal B.,	Boston,	48,200 00	349 78	7 00
		Lyons, Samuel J.,	Greenfield,	7,087 31	113 81	2 28
		Maynard, S. B.,	Marlborough,	47,975 00	446 56	8 93
		Meserve, Clement,	Hopkinton,	9,750 00	134 37	2 68
		Norman, J. S.,	Boston,	86,075 00	950 25	19 00
		Osgood & Eaton,	Lowell,	27,550 00	407 85	8 16
		Parker, George G.,	Milford,	4,500 00	43 50	87
		Peck & Pierce,	Northampton,	42,450 00	552 42	11 05

		Pendergast, George H.,	Charlestown,	$25,530 00	$333 50	$6 67
		Porter, Samuel,	Beverly,	37,000 00	480 97	9 61
		Reed, E. M.,	Mansfield,	4,500 00	74 25	1 48
		Robinson, R. B.,	Westfield,	67,566 00	785 58	15 71
		Sandland, Thomas G.,	N. Attleborough,	9,100 00	87 50	1 75
		Siggins, Thomas,	Gt. Barrington,	55,175 00	359 56	7 19
		Silsbee & Pickford,	Lynn,	102,350 00	1,223 35	24 47
NIAGARA FIRE (con.),	New York,	Slade, John P.,	Fall River,	34,700 00	332 93	6 66
		Stannard, J. H.,	Lawrence,	131,925 00	1,664 40	33 29
		Tapley, Charles,	Peabody,	9,050 00	123 25	2 46
		Tillinghast & Alden,	New Bedford,	61,725 00	565 50	11 31
		Tillinghast, Joseph S.,	New Bedford,	56,220 00	1,016 54	20 33
		Upton, Daniel,	Adams,	14,450 00	171 00	3 42
		Washburn, J. D.,	Worcester,	260,948 00	4,285 76	85 72
		Webber, J. H.,	Cambridgeport,	35,950 00	478 25	9 56
		White, A. W.,	Chelsea,	57,025 00	521 67	10 43
				$4,664,597 31	$37,687 47	$753 69
		Adams, Coleman S.,	Framingham,	$53,742 00	$844 10	$16 88
		Adams, J. S., & Co.,	Amherst,	7,700 00	39 70	79
		Allen, Asa,	Holliston,	11,900 00	139 92	2 80
		Allen, James G.,	Palmer,	52,625 00	803 63	16 07
		Barton, S. R., & Co.,	Webster,	120,748 00	1,315 82	26 32
NORTH BRITISH & MERCANTILE,	London and Edinburgh,	Burge, Lorenzo,	Waltham,	116,400 00	1,120 28	22 41
		Church, H. C.,	Lowell,	150,187 00	2,499 86	50 00
		Crane, Wesley C.,	Somerville,	67,060 00	746 87	14 94
		Daggett & Richardson,	Attleborough,	87,900 00	1,425 18	28 50
		Davis & Hill,	Readville,	12,000 00	68 00	1 36
		Dunham & Wilson,	Pittsfield,	130,285 41	1,856 74	37 13
		Ferry, Lewis M.,	Chicopee,	38,150 00	411 89	8 24

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Fisher, M. M.,	Medway,	$151,279 00	$1,956 87	$39 14
		Fiske, George B.,	Holliston,	23,700 00	255 83	5 11
		Flagg, Dunham & Wilson,	No. Adams,	40,000 00	519 55	10 39
		Forbush, James M.,*	Natick,	7,850 00	94 63	1 89
		Goodell, W. S.,	Haverhill,	95,225 00	1,199 78	24 00
		Green, Darius A.,	Medford,	30,050 00	393 92	7 88
		Hall, John T.,	Plymouth,	88,950 00	1,346 62	26 93
		Hastings, W. B., & Co.,	E. Cambridge,	356,036 29	4,855 13	97 10
		Hobart, Caleb,	Bridgewater,	7,600 00	82 25	1 64
		Howland, F. P., & Sons,	Abington,	85,200 00	889 36	17 79
		Hyde, James F. C.,	Newton,	57,700 00	833 13	16 66
		Johnson, R. B.,	Holyoke,	97,250 00	1,062 73	21 25
		Ladd Brothers & Co.,	Springfield,	545,550 00	5,911 32	118 23
North British & Mercantile (con.),	London and Edinburgh,	Leighton, R. B.,	Boston,	67,955 00	517 00	10 34
		Leighton, R. B. & W. F.,	Melrose,	18,900 00	300 10	6 00
		Leonard & Lyman,	Westfield,	72,300 00	919 12	18 38
		Leonard, James F.,	Foxborough,	12,700 00	163 00	3 26
		Lyons, Samuel J.,	Greenfield,	59,940 00	766 13	15 32
		Macintire, S. A.,	Salem,	108,100 00	1,743 12	34 86
		Marsh, Stillman P.,	Chelsea,	92,000 00	939 18	18 78
		Nichols, Stephen S.,	Holliston,	10,200 00	111 50	2 23
		Parker, George G.,	Milford,	58,900 00	1,099 37	21 99
		Parker, James O.,	Methuen,	138,315 00	1,894 30	37 89
		Pendergast, George H.,	Charlestown,	19,750 00	250 08	5 00
		Perkins, G. Henry,	Hyde Park,	359,645 00	3,886 75	77 73
		Phillips, Elisha M.,	Southbridge,	65,775 00	950 70	19 01
		Piper & Sawyer,	Newburyport,	87,200 00	877 36	17 55
		Porter, B. T. H.,	Woburn,	52,728 25	804 40	16 09

NORTH BRITISH & MERCANTILE (con.),	London and Edinburgh,	Porter, Charles H,	Boston,	$61,184 00	$661 05	$13 22
		Porter, Samuel,	Beverly,	46,755 00	654 57	13 09
		Puffer, Loring W.,	Brockton,	77,600 00	861 25	17 22
		Robbins, Samuel P.,	Warren,	76,000 00	1,208 07	24 16
		Sears & Bowers,	Boston,	4,618,136 00	35,065 58	701 31
		Selkirk, A. W.,	Gt. Barrington,	5,000 00	50 00	1 00
		Shepard, J. M., & Co.,	Fall River,	211,430 00	1,634 80	32 70
		Sherman, Joseph,	E'st Weymouth,	20,000 00	284 00	5 68
		Silsbee & Pickford,	Lynn,	108,600 00	1,690 89	33 82
		Skerry, S. H., & Co.,	No. Brookfield,	35,300 00	490 20	9 80
		Smith, Henry A.,	Stoneham,	20,775 00	212 77	4 26
		Sprague, Phineas,	Malden,	37,500 00	449 50	8 99
		Stevens, Chas. G., & Sons,	Clinton,	23,899 00	451 77	9 04
		Taylor, George W.,	Lexington,	23,750 00	336 40	6 73
		Tillinghast & Alden,	New Bedford,	362,366 00	2,377 20	47 54
		Tillinghast, Jos. S.,	New Bedford,	298,039 00	1,627 25	32 55
		Tilton, W. A.,	Ashland,	6,300 00	86 75	1 73
		Tisdale, George W.,	Brighton,	10,175 00	123 93	2 48
		Trowbridge & Tisdale,	Brighton,	70,882 00	1,055 67	21 11
		Trowbridge, S. W.,	Brighton,	22,550 00	302 18	6 04
		Underhay, John,	Holbrook,	11,350 00	124 00	2 48
		Underwood, Geo. E.,	Ayer,	124,597 00	1,479 78	29 60
		Upton & Willis,	Fitchburg,	31,000 00	366 25	7 32
		Upton, Daniel,	Adams,	7,000 00	106 60	2 13
		Walker, Oliver,	Northampton,	131,872 00	1,475 77	29 52
		Washburn, J. D.,	Worcester,	1,051,233 00	11,927 25	238 54
		Weston, William L.,	Danvers,	14,000 00	260 00	5 20
		Wetherbee & Nutter,	Brighton,	8,150 00	125 00	2 50
		Whitney, E. C.,	Marlborough,	37,250 00	452 38	9 05

* To January 1, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
NORTH BRITISH & MERCANTILE (con.),	London and Edinburgh,	Williams, S. A.,	Taunton,	$167,480 00	$2,984 05	$59 68
		Wood Bros. & Stratton,	Hudson,	21,900 00	203 34	4 07
				$11,401,568 95	$115,023 47	$2,300 44
NORTHERN ASSURANCE,	London, Eng.,	Alden, Jared F.,	Middleborough,	$12,250 00	$223 13	$4 46
		Allison, Henry,	Fitchburg,	5,750 00	97 25	1 95
		Bird, H.,	Cambridge,	66,750 00	894 55	17 89
		Church, H. C.,	Lowell,	22,600 00	394 00	7 88
		Conn, George H.,	Woburn,	62,428 67	798 87	15 97
		Daggett & Richardson,	Attleborough,	24,100 00	406 25	8 12
		Dunham & Wilson,	Pittsfield,	96,792 25	1,262 49	25 24
		Fisher, Frederick L.,	Medway,	33,560 00	487 72	9 75
		Fitch, Dana K.,	Worcester,	57,878 00	565 62	11 31
		Flagg, Dunham & Wilson,	No. Adams,	10,000 00	95 00	1 90
		Fowler & Kendall,	Salem,	38,700 00	496 73	9 93
		Fullerton, Charles D.,	Brockton,	52,000 00	806 50	16 13
		Gifford, S. S.,	Provincetown,	1,000 00	19 50	39
		Gilman, F. L.,	New Bedford,	37,800 00	675 03	13 50
		Goodell, W. S.,	Haverhill,	46,400 00	523 85	10 48
		Hall, John T.,	Plymouth,	15,850 00	396 18	7 92
		Holbrook, Leander,	Milford,	16,000 00	149 75	2 99
		Hollis, E. P., & Co.,	Natick,	57,935 00	631 99	12 64
		Holmes & Gilmore,	Springfield,	252,908 00	3,152 30	63 04
		Hovey & Fenno,	Boston,	618,610 00	3,974 27	79 48
		Johnson, Waldo,	Webster,	5,000 00	91 00	1 82
		Lincoln, Wm., & Co.,	Warren,	85,716 00	1,133 78	22 68
		Paige, John C.,	Boston,	1,209,357 11	10,505 46	210 11

Northern Assurance (continued.),	London, Eng.,	Peck, Benj. W.,	Holyoke,	$17,000 00	$161 00	$3 22
		Piper & Sawyer,	Newburyport,	7,000 00	91 50	1 83
		Sager, F. E.,	Holliston,	5,400 00	81 00	1 62
		Serratt, Wm. D.,	Melrose,	23,750 00	219 95	4 40
		Silsbee & Pickford,	Lynn,	135,500 00	2,024 72	40 49
		Slade, John P.,	Fall River,	45,070 00	533 82	10 68
		Sturgis, Wm. L.,	Manchester,	3,500 00	88 75	1 77
		Tapley, Charles,	Peabody,	24,000 00	216 88	4 34
		Walker, Oliver,	Northampton,	50,600 00	658 10	13 16
		Whitaker, V. A.,	No. Adams,	61,266 67	716 69	14 33
		Williams, S. A.,	Taunton,	33,850 00	492 66	9 85
				$3,236,321 70	$33,066 29	$661 27
Northern,	New York,	Almy, Charles,	New Bedford,	$28,925 00	$632 70	$12 65
		Dunham & Wilson,	Pittsfield,	1,500 00	21 37	42
		Goodman, Jas., & Co.,	Boston,	465,921 27	5,658 75	113 17
		Hastings, W. B., & Co.,	E. Cambridge,	59,508 34	1,207 20	24 14
		Holman, Silas,	Fitchburg,	19,700 00	420 50	8 41
		Munroe, A. C.,	Worcester,	4,500 00	49 50	99
		Peck & Pierce,	Northampton,	7,000 00	53 00	1 06
		Potter, Arnold G.,	No. Adams,	26,500 00	273 05	5 46
		Reynard, Remington & Co.,	Fall River,	27,130 00	443 62	8 87
		Robinson, R. B.,	Westfield,	3,700 00	67 50	1 35
		Silsbee & Pickford,	Lynn,	36,200 00	585 65	11 71
		Warriner, S. C.,	Springfield,	42,700 00	697 00	13 94
				$723,284 61	$10,109 84	$202 17

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
NORTHWESTERN NAT'L,	Milwaukee, Wis.,	Chapin, A. W., & Co.,	Springfield,	$32,500 00	$511 96	$10 24
		Church, H. C.,	Lowell,	22,200 00	378 50	7 57
		Gilman, F. L.,	New Bedford,	28,450 00	566 41	11 33
		Vinton, Hammond,	Boston,	2,290,252 00	20,514 76	410 30
		Wilcox, Carlos T.,	Lawrence,	47,100 00	691 00	13 82
				$2,420,502 00	$22,662 63	$453 26
OLD DOMINION,	Richmond, Va.,	Browning & Brown,	Holyoke,	$21,750 00	$289 81	$5 80
		Cartwright, J. W., & Co.,	Boston,	*	*	*
		Mann & Hutchins,	Lawrence,	8,437 50	137 50	2 75
		Meldram, Nathan P.,	Manchester,	26,900 00	529 58	10 59
		Paige, I. Henry,	Lowell,	10,527 00	180 04	3 60
		Sproat, C. W.,	Boston,	553,162 00	6,791 79	135 84
				$620,776 50	$7,928 72	$158 58
ORIENT,	Hartford, Conn.,	Alden, Jared F.,	Middleborough,	$31,183 00	$444 31	$8 89
		Briggs, George H.,	Amesbury,	56,675 00	1,160 21	23 20
		Brown, Henry A.,	Salem,	58,350 00	599 00	11 98
		Carter, C. W.,	Quincy,	28,920 00	331 80	6 64
		Currier, Aug. N.,	Worcester,	126,850 00	682 03	13 64
		Daggett & Richardson,	Attleborough,	63,275 00	789 55	15 79
		Dutcher, H., & Co.,	Sheffield,	3,900 00	59 88	1 20
		Ferry & White,	Chicopee,	18,200 00	184 33	3 68
		Goodell, W. S.,	Haverhill,	27,550 00	368 22	7 36
		Guild, Virgil,	Ware,	2,500 00	31 25	62
		Hall, John T.,	Plymouth,	10,350 00	225 00	4 50

		Hastings, W. B., & Co.,	E. Cambridge,	$166,600 00	$3,525 42	$70 51
		Hatch, Riley B.,	Fitchburg,	13,250 00	219 35	4 39
		Howland, S. D.,	Fall River,	85,715 00	1,243 00	24 86
		Hunt, George F.,	Lowell,	33,025 00	439 42	8 79
		Johnson, Waldo,	Webster,	23,700 00	390 25	7 80
		Johnson, Wm. F.,	Lynn,	58,350 00	774 21	15 48
		Laws, Alfred,†	Brockton,	9,350 00	133 62	2 67
		Leonard & Lyman,	Westfield,	18,200 00	272 38	5 45
		Mather, Benjamin F., Jr.,	Williamstown,	9,600 00	112 50	2 25
		Merriam, Chas. A.,	Chelsea,	79,230 00	720 55	14 41
		Munn, John B.,	Holyoke,	32,775 00	284 48	5 69
		Munroe, A. C.,	Worcester,	39,028 75	515 30	10 30
		Packard, S. Franklin,	Brockton,	16,775 00	201 53	4 03
ORIENT (con.),	Hartford, Conn.,	Paige, John C.,	Boston,	538,944 72	5,891 75	117 83
		Parker, George G.,	Milford,	38,450 00	599 49	11 99
		Paul, Abram C.,	Stoughton,	10,000 00	108 00	2 16
		Phillips, Elisha M.,	Southbridge,	37,275 00	545 01	10 90
		Phillips, P. H.,	Fitchburg,	12,250 00	221 38	4 43
		Porter, Samuel,	Beverly,	29,300 00	321 42	6 42
		Reed, E. M.,	Mansfield,	28,375 00	353 75	7 07
		Shattuck, John N.,	Natick,	44,975 00	537 26	10 75
		Stone, Emerson,	Spencer,	12,350 00	273 50	5 47
		Swan, Albert D.,	Lawrence,	27,250 00	372 33	7 45
		Underwood, George E.,	Ayer,	87,247 00	930 83	18 62
		Van Campen, Hiram,	New Bedford,	60,225 00	1,304 51	26 09
		Walker, Oliver,	Northampton,	59,116 66	636 98	12 74
		Warriner, S. C.,	Springfield,	41,250 00	479 92	9 60
		Washburn, George A.,‡	Boston,	495,440 00	5,549 00	110 98
				$2,535,800 13	$31,832 72	$636 63

* No business.

† Agency resigned January, 1876.

‡ Agency ceased March 13, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
ORIENT MUTUAL,	New York,	Cook, Samuel H.,	New Bedford,	$610,377 00	$53,141 23	$1,062 82
		Foster & Scull,	Boston,	475,059 00	5,382 08	107 64
				$1,085,436 00	$58,523 31	$1,170 46
OSWEGO AND ONONDAGA,	Phenix, N. Y.,	Bacheller & Parsons,*	Lynn,	$11,800 00	$159 40	$3 19
		Baker, Henry N.,	Boston,	82,215 00	708 49	14 16
		Barrelle, Thomas W.,	Lynn,	28.000 00	209 25	4 18
		Eldred, Edwin,	Worcester,	50,593 33	414 67	8 29
		Lincoln, Charles S.,	Warren,	3,450 00	4 17	08
		Mann & Hutchins,	Lawrence,	8,400 00	194 00	3 88
		Miles & Co.,	Pittsfield,	9,900 00	154 55	3 09
		Morse, H. O.,	Fitchburg,	450 00	11 25	23
		Paige, I. Henry,	Lowell,	5,300 00	86 00	1 72
		Porter, John W.,	Boston,	192,292 50	2,440 32	48 81
		Selkirk, A. W.,	Gt. Barrington,	10,850 00	181 50	3 63
		Tinker, Arthur M.,	N. Adams,	6,760 00	96 71	1 93
		Warriner, S. C.,	Springfield,	5,650 00	131 57	2 63
		Whitney, J. Milton,	Fitchburg,	2,400 00	33 50	67
				$419,060 83	$4,825 38	$96 49
PACIFIC FIRE,	New York,	Brewer, Cyrus,	Boston,	$2,096,742 00	$17,189 29	$343 79
PACIFIC MUTUAL,	New York,	Hovey & Fenno,	Boston,	$3,644,860 00	$26,987 57	$539 74
		Phelps, Franklin S.,	Boston,	810,898 00	15,810 44	316 21
				$4,455,758 00	$42,798 01	$855 95

PARK FIRE, . . .	New York, .	Sawyer & Blake, . .	Boston, . .	$139,500 00	$634 18	$12 68
		Abbott, H. E., . . .	Brookline, .	$387,018 00	$4,350 00	$87 00
		Almy, Charles, . . .	New Bedford, .	41,250 00	171 25	3 42
		Bacheller & Parsons, . .	Lynn, . .	91,225 00	1,692 07	33 84
		Baker, Henry N., . .	Boston, . .	435,175 00	6,433 35	128 67
		Barton, S. R., & Co., . .	Webster, . .	21,478 75	466 68	9 33
		Chace & Shaw, . . .	Fall River, .	21,000 00	334 66	6 69
		Chaffee, J. C., . . .	Lee, . . .	82,961 66	1,326 97	26 53
		Christie, G. A., . . .	Northampton, .	157,165 00	2,059 05	41 18
		Dennis, Chas. B., & Co., .	Fitchburg, .	42,325 00	704 35	14 09
		Derby, John H., . . .	Salem, . .	46,175 00	1,032 82	20 66
		Dunham, H. J., . . .	Stockbridge, .	22,655 00	371 87	7 44
		Francis, Fred. A., . .	Pittsfield, . .	30,331 00	527 96	10 56
		Holmes & Gilmore, . .	Springfield, .	41,600 00	652 54	13 05
		Howland, E. P., . . .	Quincy, . .	11,050 00	103 00	2 06
PATERSON FIRE, . .	Paterson, N. J., . .	James, Thomas M., . .	New Bedford, .	25,070 00	371 32	7 43
		Joyner, Herbert C., . .	Gt Barrington,	51,050 00	762 21	15 24
		Judd, C. C., . . .	Holyoke, . .	8,200 00	151 83	3 04
		Laughna, W. O , . .	Worcester, .	–	2,078 50	41 57
		Lincoln, Wm., & Co., . .	Warren, . .	90,052 00	1,566 99	31 34
		Lockey, John M., . .	Leominster, .	111,350 00	2,177 98	43 55
		Mann & Hutchins, . .	Lawrence, .	96,316 67	1,837 40	36 74
		Merrifield, H. K., & Co., .	Boston, . .	52,750 00	920 70	18 41
		Osgood, O. F., . . .	Lowell, . .	14,850 00	240 75	4 81
		Parks, L. C., . . .	Worcester, .	37,146 00	561 00	11 22
		Phillips, P. H., . . .	Fitchburg, .	3,650 00	85 75	1 71
		Sandland, Thomas G., .	N. Attleborough,	12,650 00	217 75	4 35
		Walden & Miller, . .	North Adams, .	8,600 00	192 50	3 85
		Warner, Earl, Jr., . .	Worcester, .	7,150 00	183 50	3 67

* Agents since July 1, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
Paterson Fire (con.),	Paterson, N. J.,	Westgate, J. E., & Son,	Boston,	–	$7,793 00	$155 86
		Whitaker, E. D. & C. F.,	North Adams,	$37,575 00	686 48	13 72
		Young, Darius,	Newton,	63,612 62	593 73	11 87
				$2,051,431 70	$40,647 96	$812 90
Pennsylvania Fire,	Philadelphia, Pa.	Adams, Coleman S.,	Framingham,	$43,262 00	$631 45	$18 94
		Allen, Asa,	Holliston,	18,300 00	280 50	8 41
		Appleton, Z. A.,	Rockport,	41,850 00	520 43	15 61
		Barney, Matthew,	Nantucket,	13,600 00	211 24	6 34
		Barton, S. R., & Co.,	Webster,	61,164 00	1,002 89	30 09
		Bird, H.,	Cambridge,	188,468 95	3,062 75	91 88
		Briggs, Andrew S.,	Taunton,	63,232 00	1,235 50	37 06
		Brown, Benjamin F.,	Boston,	108,200 00	1,621 31	48 64
		Carter, B. F., & Co.,	Newburyport,	54,209 00	919 39	27 58
		Conn, George H.,	Woburn,	101,875 00	1,437 77	43 13
		Cook, Samuel H.,	New Bedford,	109,800 00	2,384 72	71 54
		Currier, Aug. N.,	Worcester,	336,160 00	4,578 17	137 34
		Edwards, J., & Co.,	Lawrence,	98,800 00	1,529 09	45 87
		Farwell, Royal E.,	Natick,	*	*	*
		Fiske, Geo. B.,	Holliston,	17,850 00	141 25	4 24
		Forbush, James M.,†	Natick,	22,900 00	318 15	9 54
		Foster & Scull,	Boston,	2,611,658 20	26,345 23	790 36
		Francis, Fred. A.,	Pittsfield,	63,060 00	1,015 86	30 48
		Frankle, Jones,	Haverhill,	49,000 00	706 68	21 20
		Gordon, Wm. R.,	Beverly,	31,700 00	383 31	11 50
		Gould, Jesse, & Son,	Chelsea,	79,188 30	1,305 04	39 15
		Green, Darius A.,	Medford,	13,200 00	269 82	8 09
		Hall, John T.,	Plymouth,	44,800 00	570 50	17 11

PENNSYL'IA FIRE (con.),	Philadelphia, Pa.,	Hartshorne, Charles F.,	Wakefield,	$21,200 00	$303 24	$9 10
		Hatch, Riley B.,	Fitchburg,	20,250 00	249 24	7 48
		Hayward, S. A., & Co.,	Brockton,	66,410 00	1,137 29	34 12
		Holbrook, Leander,	Milford,	15,634 00	240 70	7 22
		Jennings, Albert,	Wellesley,	6,600 00	56 04	1 68
		Jennings, William,	Wellesley,	61,700 00	509 03	15 27
		Jewett, Chas. E.,	Georgetown,	14,650 00	207 60	6 23
		Johnson, R. B.,	Holyoke,	28,650 00	412 40	12 37
		Liffler, Charles,	Boston,	35,366 00	453 96	13 62
		Nichols, Stephen S.,	Holliston,	20,150 00	225 28	6 76
		Northey, William,	Salem,	79,238 00	1,196 16	35 88
		Paige, Charles J.,	W. Roxbury,	14,500 00	194 30	5 83
		Pease, Joseph T.,	Edgartown,	18,750 00	350 63	10 52
		Phillips, Elisha M.,	Southbridge,	16,400 00	326 40	9 79
		Phillips, P. H.,	Fitchburg,	20,250 00	384 00	11 52
		Sherman, Joseph,	E. Weymouth,	11,782 00	95 65	2 87
		Skerry, S. H., & Co.,	N. Brookfield,	25,350 00	435 61	13 07
		Slade, John P.,	Fall River,	78,814 00	1,287 37	38 62
		Stacy, S. A., & Son,	Gloucester,	78,500 00	1,382 87	41 48
		Tapley, Charles,	Peabody,	107,633 00	1,361 40	40 84
		Tisdale, G. W.,	Brighton,	13,000 00	171 50	5 15
		Trowbridge & Tisdale,	Brighton,	28,859 00	377 49	11 32
		Trowbridge, S. W.,	Brighton,	23,520 00	390 61	11 72
		Walker, Oliver,	Northampton,	37,997 22	458 05	13 74
		Wetherbee & Nutter,	Brighton,	9,500 00	143 00	4 29
		Whitaker, V. A.,	No. Adams,	11,700 00	188 60	5 66
		Whitmore, James C.,	E. Boston,	119,680 00	1,493 47	44 80
		Williams & Nims,	Greenfield.	15,275 00	253 35	7 60
		Wood Bros. & Stratton,	Hudson,	17,965 00	352 63	10 58
				$5,191,600 67	$65,108 92	$1,953 23

* No business.

† From January 1, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
PEOPLE'S, . . .	Memphis, Tenn., .	Carpenter, Geo. O., . .	Boston, . .	$513,886 14	$5,863 60	$146 59
		Brown Brothers, . .	Holyoke, . .	$121,000 00	$1,436 65	$28 73
		Chaffee, J. C., . . .	Lee, . . .	33,128 50	686 14	13 72
		Church, H. C., . . .	Lowell, . .	25,438 00	464 52	9 29
		Cole & Dow, . . .	Boston, . .	1,981,600 00	10,152 32	203 05
		Cornish, Ivory S., . .	New Bedford, .	55,850 00	673 29	13 47
		Daniels, George P., . .	Salem, . .	49,041 00	790 13	15 80
		Foote, William H., . .	Westfield, . .	39,000 00	532 92	10 66
		Francis, Fred. A., . .	Pittsfield, . .	21,250 00	526 28	10 53
PEOPLE'S, . . .	Newark, N. J., .	Fullerton, Charles D., .	Brockton, . .	5,500 00	60 00	1 20
		Johnson, Wm. F., . .	Lynn, . .	33,650 00	591 03	11 82
		Merriam, Charles A., . .	Chelsea, . .	82,550 00	793 18	15 86
		Merrifield, H. K., & Co., .	Worcester, .	215,405 17	3,344 08	66 88
		Norwood, John K., . .	Lawrence, .	31,650 00	646 96	12 94
		Reynard, Remington & Co.,	Fall River, .	45,583 33	819 94	16 40
		Selkirk, A. W., . . .	Gt. Barrington,	34,700 00	556 12	11 12
		Tracy, Carlos C., . .	Northampton, .	72,475 00	705 09	14 10
		Walden & Miller, . .	No. Adams, .	65,550 00	1,036 64	20 73
		Wills, George E., . .	Haverhill, . .	51,366 00	640 62	12 81
				$2,964,737 00	$24,455 91	$489 11
		Browning & Brown, . .	Holyoke, . .	$99,350 00	$752 33	$15 05
		Burge, Lorenzo, . . .	Boston, . .	2,457,626 00	23,998 39	479 97
PEOPLE'S FIRE, . .	Trenton, N. J., .	Bush & Parks, . . .	Westfield, . .	58,567 00	550 43	11 01
		Cardell, E. L., . . .	Lowell, . .	157,907 00	2,542 00	50 84
		Cornish, Ivory S., . .	New Bedford, .	77,650 00	970 48	19 41

		Greene, Wm S.,	Fall River,	$52,092 00	$662 07	$13 24
		Johnson, Wm. F.,	Lynn,	33,600 00	708 60	14 17
		Judd, Warner & Co.,	Springfield,	79,325 00	1,007 75	20 15
People's Fire (con.),	Trenton, N. J,	Judd, Charles C.,	Holyoke,	51,450 00	546 50	10 93
		Lincoln, Charles S.,	Warren,	34,990 00	568 40	11 37
		Machell, James,	Lawrence,	173,775 00	2,357 25	47 14
		Parks, L. C.,	Worcester,	95,900 00	1,331 23	26 62
				$3,372,232 00	$35,995 43	$719 90
		Allison, Henry,	Fitchburg,	$29,225 00	$505 19	$10 10
		Archer, O. A.,	Blackinton,	18,900 00	217 43	4 35
		Barton, S. R., & Co,	Webster,	68,525 00	835 36	16 71
		Bird, H.,	Cambridge,	147,520 00	1,919 11	38 38
		Brimhall, Elisha,	Clinton,	19,100 00	283 58	5 67
		Carter, B F., & Co,	Newburyport,	58,225 00	909 67	18 19
		Chapin & Williams,	Greenfield,	52,100 00	544 69	10 89
		Chapin, A. W., & Co.,	Springfield,	135,625 00	1,799 00	35 98
		Cook, Samuel H,	New Bedford,	128,220 00	1,671 96	33 44
		Cushman, James M.,	Taunton,	46,375 00	787 33	15 75
Phenix,	Brooklyn, N. Y.,	Daggett & Richardson,	Attleborough,	90,045 00	1,278 64	25 57
		Dutcher, H., & Co.,	Sheffield,	14,950 00	186 73	3 73
		Easton, Milne & Co.,	Fall River,	15,708 00	104 52	2 09
		Faunce, Sewall A.,	Boston,	6,633,535 00	50,054 12	1,001 08
		Follansbee, H. L.,	Gloucester,	88,550 00	1,025 07	20 50
		Frankle, Jones,	Haverhill,	193,535 00	2,154 45	43 09
		Higley, George T.,	Ashland,	33,700 00	523 35	10 47
		Holmes & Gilmore,	Springfield,	5,000 00	63 45	1 27
		Hyde, James F. C,	Newton,	33,500 00	549 25	10 98
		Jewett, Charles E,	Georgetown,	15,100 00	220 25	4 40
		Kendall, George E.,	Worcester,	81,725 00	1,093 82	21 88

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Lincoln, Wm., & Co ,	Warren,	$110,013 00	$1,286 71	$25 73
		Macintire, S. A.,	Salem,	116,150 00	1,725 49	34 51
		Norwood, John K.,	Lawrence,	136,100 00	2,052 85	41 06
		Parker, George G.,	Milford,	22,400 00	191 50	3 83
		Porter, Samuel,	Beverly,	54,450 00	686 02	13 72
		Potter, Arnold G.,	North Adams,	48,932 00	555 73	11 12
		Robinson, R. B.,	Westfield,	66,640 00	776 18	15 52
PHENIX (concluded),	Brooklyn, N. Y.,	Root, A. B , & Co.,	Pittsfield,	76,196 08	975 50	19 51
		Silsbee & Pickford,	Lynn,	174,075 00	2,696 19	53 92
		Tapley, Charles,	Peabody,	113,820 00	1,499 34	29 99
		Trowbridge & Tisdale,	Brighton,	27,250 00	319 46	6 39
		Trowbridge, S. W.,	Brighton,	11,634 00	234 50	4 69
		Underwood, Porter,	Holyoke,	36,800 00	416 47	8 33
		Walker, Oliver,	Northampton,	71,850 00	767 93	15 36
		Washburn, George A.,	S. Framingham,	12,700 00	163 00	3 26
		Wetherbee & Nutter,	Brighton,	7,400 00	93 25	1 86
				$8,995,573 08	$81,167 09	$1,623 32
		Chadwick, A. C.,	Lawrence,	$44,000 00	$482 32	$14 46
		Coburn, Charles,	Lowell,	10,750 00	174 30	5 23
PHILADELPHIA FIRE,	Philadelphia, Pa.,	Fuller, W. A.,	Springfield,	138,075 00	2,571 26	77 14
		Merrifield, H. K., & Co.,	Worcester,	79,545 00	1,186 01	35 58
		Stearns Brothers,*	Boston,	288,650 00	3,827 63	114 82
				$561,020 00	$8,241 52	$247 23

PHŒNIX,	Hartford, Conn.,	Allen, Asa,	Holliston,	$9,000 00	$120 95	$2 42
		Andrus, F. O.,	Sheffield,	24,400 00	355 12	7 10
		Barrows, Roswell S.,	Jamaica Plain,	164,176 00	1,862 17	37 24
		Bird, H.,	Cambridge,	109,605 95	1,676 86	33 54
		Church, H. C.,	Lowell,	212,853 66⅔	3,499 74	70 00
		Clapp, Lafayette,	Easthampton,	39,710 00	458 85	9 17
		Cook, Samuel H.,	New Bedford,	141,450 00	2,008 59	40 17
		Dunham & Wilson,	Pittsfield,	103,420 52	1,902 40	38 04
		Dutcher, H., & Co.,	Sheffield,	45,475 00	445 77	8 92
		Ellison, Hollis & Co.,	Boston,	2,168,133 00	15,268 75	305 37
		Farnsworth & Allen,	Newtonville,	14,700 00	108 87	2 18
		Farnsworth, Ezra S.,	Newtonville,	88,800 00	728 07	14 56
		Fisher, Milton M,	Medway,	107,025 00	1,731 15	34 62
		Fiske, George B.,	Holliston,	20,100 00	167 63	3 35
		Forbush, James M.,	Natick,	13,900 00	205 15	4 10
		Goodell, W. S.,	Haverhill,	110,075 00	1,270 50	25 41
		Guild, Francis,	Dedham,	18,125 00	217 40	4 35
		Hayward, S. A., & Co.,	Brockton,	96,000 00	1,330 98	26 62
		Horton, James J.,	Attleborough,	23,250 00	379 75	7 59
		Howland, F. P., & Sons,	Abington,	46,350 00	635 32	12 71
		Hunt Brothers,	Athol,	74,641 67	1,364 13	27 28
		Johnson, R. B.,	Holyoke,	20,925 00	220 62	4 41
		Leonard & Lyman,	Westfield,	111,300 00	1,444 23	28 88
		Marsh, Stillman P.,	Chelsea,	40,375 00	447 00	8 94
		Morris, E. F.,	Monson,	53,975 00	639 45	12 79
		Nichols, Stephen S.,	Holliston,	6,400 00	146 25	2 92
		Northey, William,	Salem,	208,663 00	2,124 02	42 48
		Peck & Pierce,	Northampton,	217,376 00	2,393 10	47 86
		Phillips, Elisha M.,	Southbridge,	55,275 00	646 38	12 93
		Piper & Sawyer,	Newburyport,	6,500 00	71 25	1 42

* From May, 1876, to October, 1876, inclusive.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
PHŒNIX (concluded),	Hartford, Conn.,	Porter, Samuel,	Beverly,	$18,400 00	$274 90	$5 49
		Rice, Charles W.,	Springfield,	184,975 00	2,052 11	41 04
		Shepard, J. M., Jr., & Co.,	Fall River,	259,450 00	1,965 53	39 31
		Silsbee & Pickford,	Lynn,	52,050 00	810 84	16 22
		Stacy, S. A., & Son,	Gloucester,	176,300 00	2,514 58	50 29
		Stevens, C. G., & Son,	Clinton,	24,924 00	501 77	10 04
		Swan, Albert D.,	Lawrence,	132,500 00	1,536 16	30 72
		Underwood, Porter,	Holyoke,	53,900 00	640 04	12 80
		Upton & Willis,	Fitchburg,	53,625 00	630 87	12 62
		Washburn, Geo. A.,	S. Framingham,	24,525 00	355 00	7 10
		Washburn, J. D.,	Worcester,	461,181 00	6,727 76	134 56
		White, Luther,	Chicopee,	80,550 00	905 18	18 10
		Williams, Gorham,	Greenfield,	45,587 50	637 56	12 75
		Williams, S. A.,	Taunton,	302,215 00	4,321 34	86 43
				$6,222,162 30⅔	$67 744 09	$1,354 84
PRESIDENT AND DIRECTORS OF THE INS. CO. OF NORTH AMERICA,	Philadelphia Pa.,	Allen, James G.,	Palmer,	$48,385 00	$719 35	$21 58
		Barton, S. R., & Son,	Webster,	5,000 00	71 25	2 14
		Chapin, Charles M.,	Hyde Park,	184,750 00	1,745 65	52 37
		Church, H. C.,	Lowell,	197,571 83⅓	3,344 55	100 34
		Clark, W. E.,	Framingham,	36,975 00	470 61	14 12
		Conn, George H.,	Woburn,	63,550 00	820 31	24 60
		Currier, Aug. N.,	Worcester,	475,019 00	7,023 52	210 70
		Denney, Charles A.,	Leicester,	9,975 00	186 69	5 60
		Easton, Milne & Co.,	Fall River,	12,125 00	129 93	3 90
		Fisher, M. M.,	Medway,	34,135 00	479 44	14 38
		Flagg, Dunham & Wilson,	No. Adams,	43,925 00	612 75	18 38

President and Directors of the Ins. Co. of N. America (con.),	Philadelphia Pa.,	Foster & Scull (Marine),	Boston,	$41,306,288 00	$283,626 68	$8,508 80
		Foster & Scull (Fire),	Boston,	4,505,703 53	46,759 84	1,402 80
		Francis, Fred. A.,	Pittsfield,	143,562 00	2,081 61	62 45
		Gilman, F. L.,	New Bedford,	181,170 00	2,565 95	76 98
		Goodell, W. S.,	Haverhill,	131,381 00	1,535 95	46 08
		Gould, Jesse, & Son,	Chelsea,	196,565 40	2,517 32	75 52
		Hall, John T.,	Plymouth,	53,050 00	668 90	20 07
		Hastings, W. B., & Co.,	E. Cambridge,	834,223 26	10,876 61	326 30
		Hayward, S. A., & Co.,	Brockton,	128,200 00	2,002 51	60 08
		Holmes, J. W.,	Springfield,	671,050 00	7,052 48	211 57
		Horton, James J.,	Attleborough,	26,900 00	420 00	12 60
		Howland, S. D.,	Fall River,	103,800 00	1,330 53	39 91
		Hunt Brothers,	Athol,	56,150 00	956 77	28 70
		Johnson, R. B.,	Holyoke,	177,275 00	2,015 77	60 47
		Johnson, Waldo,	Webster,	27,850 00	405 20	12 16
		Leighton, R. B. & W. F.,	Melrose,	13,050 00	184 90	5 55
		Leighton, Royal B.,	Boston,	51,760 00	465 85	13 98
		Lyons, Samuel J.,	Greenfield,	56,140 00	775 70	23 27
		Northy, Wm.,	Salem,	356,747 17	4,127 19	123 81
		Parker, George G.,	Milford,	45,300 00	679 85	20 40
		Paul, Abram C.,	Stoughton,	23,200 00	303 00	9 09
		Peck & Pierce,	Northampton,	142 366 00	1,786 20	53 58
		Phillips, P. H.,	Fitchburg,	43,233 36	515 09	15 45
		Piper & Sawyer,	Newburyport,	318,965 00	4,397 87	131 93
		Porter, Samuel,	Beverly,	54,115 00	728 45	21 85
		Richards, Elias,	Weymouth,	37,760 00	472 10	14 16
		Selkirk, A. W.,	Gt. Barrington,	12,000 00	140 00	4 20
		Silsbee & Pickford,	Lynn,	38,125 00	433 87	13 02
		Skerry, S. H., & Co.,	No. Brookfield,	45,070 00	854 82	25 64
		Stacy, S. A., & Son,	Gloucester,	160,450 00	2,327 16	69 81
		Swan, Albert D.,	Lawrence,	136,300 00	1,553 08	46 59

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
PRESIDENT AND DIRECTORS OF THE INS. CO. OF N. AMERICA (con.),	Philadelphia, Pa.,	Tisdale, George W.,	Brighton,	$10,500 00	$126 50	$3 80
		Trowbridge & Tisdale,	Brighton,	10,500 00	225 00	6 75
		Upton & Willis,	Fitchburg,	19,800 00	292 16	8 76
		Viles, Daniel F.,	Waltham,	65,325 00	939 12	28 17
		Whitney, E. C.,	Marlborough,	72,300 00	977 25	29 32
		Williams, S. A.,	Taunton,	119,031 00	1,970 66	59 12
				$51,486,616 55⅓	$404,695 99	$12,140 85
PROVIDENCE WASHING'N,	Providence, R. I.,	Brewer, Cyrus,	Boston,	$2,615,806 00	$30,904 19	$618 08
		Daggett & Richardson,	Attleborough,	38,475 00	503 65	10 07
		Davis, E. P.,	Readville,	33,140 00	209 41	4 19
		Eldred, Edwin,	Worcester,	184,166 67	2,494 44	49 89
		Ellison, Hollis & Co.,	Boston,	487,507 00	8,159 10	163 18
		Greene, William S.,	Fall River,	72,825 00	1,347 15	26 94
		Grinnell, Lawrence,	New Bedford,	45,850 00	702 76	14 06
		Macy, George W.,	Nantucket,	7,400 00	82 57	1 65
		Swain, Jos. B.,	Nantucket,	15,600 00	294 19	5 88
		Tillinghast, Jos. S.,	New Bedford,	27,950 00	644 82	12 89
		Williams, S. A.,	Taunton,	17,275 00	286 12	5 72
				$3,545,994 67	$45,628 40	$912 55
QUEEN,	Liverpool, Eng.,	Church, H. C.,	Lowell,	$189,220 00	$2,952 50	$59 05
		Dunham & Wilson,	Pittsfield,	243,057 39	3,391 51	67 83
		Edwards, J., & Co.,	Lawrence,	265,687 50	3,269 30	65 39
		Flagg, Dunham & Wilson,	No. Adams,	81,750 00	1,075 83	21 52
		Goodell, W. S.,	Haverhill,	111,850 00	943 19	18 86

Queen (continued),	Liverpool, Eng.,	Hastings, W. B., & Co.,	E. Cambridge,	$287,801 67	$4,022 09	$80 44
		Hulbert, Amos G.,	Lee,	7,500 00	100 00	2 00
		Johnson, Wm. F.,	Lynn,	297,275 00	4,494 13	89 88
		Lincoln, Wm., & Co.,	Warren,	321,172 00	4,689 98	93 80
		Mercer & Goodrich,	Boston,	1,719,700 00	14,433 73	288 67
		Mercer & Whittemore,	Boston,	1,093,925 00	7,248 34	144 97
		Munroe, A. C.,	Worcester,	511,446 90	7,097 00	141 94
		Nichols, Charles S., & Co.,	Salem,	385,980 33	6,116 17	122 32
		Pynchon, Joseph C.,	Springfield,	418,080 20	5,992 15	119 84
		Shepard, J. M., & Co.,	Fall River,	405,370 00	2,238 25	44 76
		Tillinghast & Alden,	New Bedford,	110,100 00	1,702 83	34 06
		Tillinghast, Jos. S.,	New Bedford,	105,490 00	1,899 41	37 99
		Upton, Daniel,	Adams,	48,975 00	897 39	17 95
		Walker, Oliver,	Northampton,	123,372 22	1,301 60	26 03
		Williams, S. A.,	Taunton,	163,749 00	2,507 02	50 14
				$6,891,502 21	$76,372 42	$1,527 44
Reading Fire,	Reading, Pa.,	Porter, John W.,	Boston,	$236,010 00	$2,811 55	$84 35
Relief Fire,	New York,	Clark & Babb,*	Boston,	$139,340 00	$1,382 26	$27 65
		Whitcomb, Wm. H.,	Boston,	1,072,711 80	10,087 48	201 75
				$1,212,051 80	$11,469 74	$229 40
Resolute Fire,	New York,	Magoun & Conkey,	Boston,	$342,835 00	$3,474 80	$69 50
Richmond Fire,	Richmond, Va.,	Sproat, Charles W.,	Boston,	$302,396 00	$5,045 76	$100 92
		Stearns Brothers,	Boston,	228,167 00	3,005 95	60 12
				$530,563 00	$8,051 71	$161 04

* For months of September and October.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
RIDGEWOOD,	Brooklyn, N. Y.,	Cole & Dow,	Boston,	$1,533,300 00	$7,620 25	$152 40
		Adams, Edward F.,	Haverhill,	$39,775 00	$472 65	$9 45
		Bacheller & Parsons,*	Lynn,	10,900 00	191 25	3 82
		Brainard, J. C.,	Warren,	5,950 00	108 87	2 18
		Browning & Brown,	Holyoke,	42,950 00	397 26	7 95
		Bush, Andrew L.,	Westfield,	21,292 00	295 47	5 91
		Chace & Slade,	Fall River,	3,500 00	27 00	54
		Christie, G. A.,	Northampton,	36,500 00	435 34	8 70
		Clark, W. E.,	Framingham,	4,200 00	24 90	50
		Collins, Stephen,	Newburyport,	18,900 00	38 53	77
		Daniels, George P.,	Salem,	14,200 00	254 25	5 08
		Darling, H. E.,	Boston,	848,342 50	9,739 24	194 78
ROCHESTER GERMAN,	Rochester, N. Y.,	Francis, Fred. A.,	Pittsfield,	7,560 00	138 53	2 77
		Fuller, W. A.,	Springfield,	128,994 50	1,948 81	38 98
		Judd, Charles C.,	Holyoke,	50,950 00	549 68	10 99
		Judd, F. A.,	Springfield,	49,450 00	674 15	13 48
		Lincoln, Wm., & Son,	Warren,	8,418 00	128 37	2 57
		Machell, James,	Lawrence,	119,550 00	1,551 86	31 04
		Parker, F. C.,	Pittsfield,	11,128 00	206 43	4 13
		Parker, F. C. & F. S.,	Pittsfield,	7,300 00	96 00	1 92
		Parks, L. C.,	Worcester,	13,100 00	173 00	3 46
		Peck & Pierce,	Northampton,	–	336 37	6 73
		Slade, Albion K., Jr.,	Fall River,	18,500 00	278 43	5 57
		Trowbridge & Tisdale,	Brighton,	175,320 00	2,379 53	47 59
		Trowbridge, S. W.,	Brighton,	88,420 75	1,194 28	23 89

ROCHT'R GERMAN (con.),	Rochester, N. Y.,	Tucke, E. M.,	Lowell,	$94,255 00	$1,207 51	$24 15
		Ward, Benjamin A.,	Lynn,	61,400 00	846 00	16 92
				$1,880,765 75	$23,693 71	$473 87
ROYAL,	Liverpool and London,	Adams, Coleman S.,	Framingham,	$70,722 00	$1,102 42	$22 05
		Allen, Asa,	Holliston,	11,400 00	251 00	5 02
		Barton, S. R., & Co.,	Webster,	92,383 00	1,401 29	28 03
		Bird, H.,	Cambridge,	931,738 14	12,394 15	247 88
		Briggs, Andrew S.,	Taunton,	200,981 00	3,309 82	66 20
		Brown, Benj. F.,	Boston,	259,435 00	3,581 76	71 64
		Carter, B. F., & Co.,	Newburyport,	142,350 00	2,217 67	44 35
		Chapin, Charles M.,	Hyde Park,	72,000 00	766 02	15 32
		Conn, George H.,	Woburn,	124,460 00	1,936 46	38 73
		Dudley, E. M.,	W. Roxbury,	8,898 00	194 00	3 88
		Edwards, John, & Co.,	Lawrence,	498,810 00	6,461 95	129 24
		Farwell, Royal E.,	Natick,	6,500 00	80 75	1 61
		Fisher, Fred. L.,	Medway,	20,250 00	276 66	5 53
		Fiske, George B.,	Holliston,	41,900 00	576 05	11 52
		Forbush, James M.,†	Natick,	37,500 00	545 01	10 90
		Foster & Scull,	Boston,	8,529,992 20	77,919 94	1,558 40
		Francis, Fred. A.,	Pittsfield,	140,550 00	2,059 88	41 20
		Frankle, Jones,	Haverhill,	119,750 00	1,392 31	27 85
		Gordon, Wm. R.,	Beverly,	33,400 00	441 20	8 82
		Gould, Jesse, & Son,	Chelsea,	238,583 00	3,287 06	65 74
		Green, Darius A.,	Medford,	36,750 00	637 69	12 75
		Grinnell, Lawrence,	New Bedford,	284,400 00	4,222 43	84 45
		Hartshorne, Charles F.,	Wakefield,	33,300 00	622 30	12 45
		Hatch, Riley B.,	Fitchburg,	38,800 00	602 32	12 05
		Hayward, S. A., & Co.,	Brockton,	160,950 00	2,799 55	55 99

* Agent since October 18, 1876.

† From January 1, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Holbrook, Leander,	Milford,	$26,650 00	$367 55	$7 35
		Hunt Brothers,	Athol,	69,100 00	1,398 51	27 97
		Jennings, Albert,	Wellesley,	6,100 00	51 86	1 04
		Jennings, William,	Wellesley,	114,800 00	834 99	16 70
		Johnson, R. B.,	Holyoke,	147,905 00	1,711 50	34 23
		Leonard & Lyman,	Westfield,	38,650 00	488 66	9 77
		Liffler, Charles,	Boston,	149,356 00	1,828 02	36 56
		Nichols, Stephen S.,	Holliston,	21,365 00	354 42	7 09
		Northey, William,	Salem,	384,714 00	4,329 39	86 59
		Parks, L. C.,	Worcester,	347,749 00	4,796 17	95 92
		Pease, Joseph T.,	Edgartown,	39,350 00	704 07	14 08
		Phillips, Elisha M.,	Southbridge,	38,925 00	718 77	14 38
		Phillips, P. H.,	Fitchburg,	31,750 00	542 76	10 86
Royal (continued),	Liverpool and London,	Porter, Charles H.,	Boston,	63,865 00	782 31	15 65
		Sherman, Joseph,	E. Weymouth,	74,715 00	1,090 58	21 81
		Skerry, S. H., & Co.,	N. Brookfield,	65,870 00	842 51	16 85
		Slade, John P.,	Fall River,	133,475 00	2,178 91	43 58
		Stacy, S. A., & Son,	Gloucester,	159,850 00	2,354 54	47 09
		Stevens, C. G., & Son,	Clinton,	36,450 00	662 36	13 25
		Stone, Josiah F.,	Winchester,	27,950 00	450 00	9 00
		Tapley, Charles,	Peabody,	171,225 00	2,252 39	45 05
		Thompson & Read,	Waltham,	77,550 00	1,215 87	24 32
		Tisdale, George W.,	Brighton,	45,200 00	601 25	12 02
		Trowbridge & Tisdale,	Brighton,	88,570 00	1,020 36	20 41
		Trowbridge, S. W.,	Brighton,	101,541 00	1,417 28	28 35
		Walker, Oliver,	Northampton,	89,000 00	1,156 54	23 13
		Westgate, J. E., & Son,	Melrose,	117,675 00	1,365 51	27 31
		Wetherbee & Nutter,	Brighton,	36,050 00	601 50	12 03

ROYAL (concluded),	Liverpool and London,	Whitaker, V. A.,	No. Adams,	$169,175 00	$2,195 34	$43 90
		Whitmore, J. C.,	E. Boston,	296,977 00	3,302 81	66 06
		Williams & Nims,	Greenfield,	39,175 00	485 05	9 70
		Wood Brothers & Stratton,	Hudson,	40,150 00	666 85	13 34
				$15,386,679 34	$171,848 32	$3,436 99
ROGER WILLIAMS,	Providence, R. I.,	Barton, S. R., & Co.,	Webster,	$71,704 00	$1,237 16	$24 74
		Chaffee, J. C.,	Lee,	158,497 86	1,502 68	30 05
		Daggett & Richardson,	Attleborough,	33,925 00	566 79	11 34
		Derby, John H.,	Salem,	104,200 00	1,711 87	34 24
		Dunham & Wilson,	Pittsfield,	53,571 43	973 94	19 47
		Hatch, Riley B.,	Fitchburg,	22,075 00	393 26	7 87
		Hodges, Charles W.,	Foxborough,	2,500 00	31 25	62
		Johnson, R. B.,	Holyoke,	29,540 00	338 47	6 77
		Kendall, George E.,	Worcester,	12,300 00	282 00	5 64
		Lincoln, Wm., & Co.,	Warren,	111,426 00	2,024 39	40 49
		Merriam, Charles A.,	Chelsea,	119,855 75	1,686 48	33 73
		Paige, I. Henry,	Lowell,	142,387 00	1,742 48	34 85
		Parker, George G.,	Milford,	9,230 00	170 81	3 42
		Phelps, Franklin S.,	Boston,	1,023,425 00	12,275 65	245 51
		Phillips, P. H.,	Fitchburg,	10,050 00	180 00	3 60
		Potter, Arnold G.,	No. Adams,	36,125 00	492 35	9 84
		Puffer, Loring W.,	Brockton,	14,900 00	234 50	4 69
		Reynard, Remington & Co.,	Fall River,	124,975 00	2,048 99	40 98
		Robinson, R. B.,	Westfield,	64,550 00	683 06	13 66
		Swain, Jos. B.,	Nantucket,	1,300 00	9 50	19
		Tillinghast & Alden,	New Bedford,	27,850 00	399 89	8 00
		Tillinghast, Jos. S.,	New Bedford,	11,400 00	272 75	5 46
		Warriner, S. C.,	Springfield,	124,975 00	2,481 98	49 64

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
ROGER WILLIAMS (con.),	Providence, R. I.,	Washburn, J. D.,*	Worcester,	$41,200 00	$919 51	$18 39
		Wood & Bangs,†	Taunton,	36,975 00	852 24	17 04
		Wood, B. L.,‡	Taunton,	46,175 00	167 63	3 35
				$2,435,112 04	$33,679 63	$673 58
ROYAL CANADIAN,	Montreal, Ca.,	Abbott, H. E.,	Brookline,	$49,800 00	$597 25	$11 94
		Barnes, William,	Marlborough,	40,700 00	505 20	10 10
		Barton, S. R., & Co.,	Webster,	43,395 00	772 70	15 45
		Bird, H.,	Cambridge,	207,195 00	3,036 53	60 73
		Boardman, Charles H.,	Lynn,	310,220 00	4,853 97	97 08
		Brewster & Graves,	Newburyport,	80,789 00	1,309 96	26 20
		Brimhall, Elisha,	Clinton,	23,700 00	442 50	8 85
		Brown, Benj. F.,	Boston,	132,750 00	2,353 19	47 06
		Browning & Brown,	Holyoke,	71,010 00	828 37	16 57
		Bush, Andrew L.,	Westfield,	84,775 00	1,058 48	21 17
		Chace & Slade,	Fall River,	6,200 00	65 00	1 30
		Chace, Benj. A.,	Fall River,	45,000 00	842 12	16 84
		Chapin & Williams,	Greenfield,	26,550 00	379 47	7 58
		Clark, W. E.,	Framingham,	51,425 00	693 54	13 87
		Colby, Wm. R.,	Salem,	79,100 00	1,299 65	25 99
		Cook, Samuel H.,	New Bedford,	58,080 00	1,302 82	26 05
		Daggett, Homer M.,	Attleborough,	30,800 00	402 10	8 04
		Dennis, Charles B., & Co.,	Fitchburg,	79,863 00	1,078 09	21 56
		Dunham, H. J.,	Stockbridge,	27,150 00	407 50	8 15
		Edwards, J., & Co.,	Lawrence,	109,895 00	1,857 60	37 15
		Farnsworth & Allen,	Newtonville,	12,200 00	127 50	2 55
		Farnsworth, Ezra S.,	Newtonville,	14,000 00	256 17	5 12

		Fiske, George B.,	Holliston,	$47,660 00	$511 79	$10 24
		Francis, Fred. A.,	Pittsfield,	67,931 00	1,016 33	20 33
		Frankle, Jones,	Haverhill,	58,900 00	910 43	18 21
		Gould, Jesse, & Son,	Chelsea,	45,549 00	602 70	12 05
		Hayward, S. A., & Co.,	Brockton,	25,500 00	363 54	7 27
		Holmes & Gilmore,	Springfield,	218,339 00	3,099 76	62 00
		Huntress, John E.,	So. Boston,	526,367 00	6,166 27	123 33
		Jones, Arthur H.,	Athol,	12,650 00	159 50	3 19
		Judd, Charles C.,	Holyoke,	58,425 00	675 08	13 50
		Lincoln, Wm., & Co.,	Warren,	42,584 00	745 99	14 92
		Marsh, Stillman P.,	Chelsea,	–	1,067 45	21 35
		Merrifield, H. K., & Co.,	Worcester,	69,700 00	915 40	18 31
		Parker, George G.,	Milford,	16,900 00	221 85	4 44
		Parks, L. C.,	Worcester,	246,386 00	3,315 32	66 31
ROYAL CANADIAN (con.),	Montreal, Ca.,	Pease & Selkirk,	Lee,	7,400 00	118 62	2 37
		Peck & Pierce,	Northampton,	60,666 00	1,042 37	20 85
		Perkins, G. Henry,	Hyde Park,	384,492 00	4,446 74	88 93
		Plympton, M. F., & Co.,	Fitchburg,	1,000 00	15 00	30
		Porter, Samuel,	Beverly,	26,250 00	323 51	6 47
		Potter, Arnold G.,	No. Adams,	90,252 00	886 36	17 73
		Selkirk, A. W.,	Gt. Barrington,	66,175 00	975 39	19 51
		Sise, Charles F.,	Boston,	4,196,703 20	51,906 18	1,038 12
		Stacy, S. A., & Son,	Gloucester,	185,700 00	2,698 31	53 97
		Tapley, Charles,	Peabody,	55,630 00	800 82	16 02
		Taylor, George W.,	Lexington,	11,450 00	186 75	3 73
		Tucke, E. M.,	Lowell,	95,313 00	1,419 94	28 40
		Upton, Daniel,	Adams,	32,250 00	481 18	9 62
		Westgate, J. E., & Son,	Boston,	132,439 85	2,012 40	40 25
		Williams, S. A.,	Taunton,	76,854 00	1,261 64	25 23
				$8,444,063 05	$112,816 33	$2,256 30

* Discontinued July, 1876.

† From November 1, 1875, to July 7, 1876.

‡ From July 1, 1876, to October 31, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
SAFEGUARD FIRE, . .	New York, .	Ellison, Hollis & Co., .	Boston, . .	$344,698 00	$3,021 62	$60 43
		Barrows, Roswell S., .	Jamaica Plain, .	$46,600 00	$765 87	$15 32
		Boardman, C. H., .	Lynn, . .	52,900 00	727 60	14 55
		Brewster & Graves, .	Newburyport, .	147,988 00	1,575 96	31 52
		Burge, Lorenzo, . .	Waltham, . .	17,000 00	125 00	2 50
		Church, H. C., . .	Lowell, . .	39,250 00	678 89	13 58
		Covel, Haffards & Co.,	Fall River, .	74,575 00	833 48	16 67
		Dunham & Wilson, .	Pittsfield, . .	79,352 25	1,184 97	23 69
		Edwards, John, & Co.,	Lawrence, .	35,550 00	578 25	11 56
		Farnsworth, Ezra S., .	Newtonville, .	7,900 00	131 95	2 64
		Flagg, Dunham & Wilson,	No. Adams, .	10,000 00	95 00	1 90
		Follansbee, H. L., .	Gloucester, .	154,595 00	1,735 22	34 70
		Hastings, W. B., & Co.,	E. Cambridge, .	97,451 67	1,250 55	25 01
		Hovey & Fenno, .	Boston, . .	2,296,103 50	15,887 01	317 74
SCOTTISH COMMERCIAL, .	Glasgow, Scot., .	Huntress, John E., .	So. Boston, .	46,800 00	494 75	9 89
		Johnson, Thomas H., .	Salem, . .	82,000 00	811 99	16 24
		Judd & Gray, . .	Springfield, .	287,162 50	3,569 77	71 40
		Laws, Alfred,* . .	Brockton, . .	17,800 00	390 00	7 80
		Lincoln, Wm., & Co., .	Warren, . .	8,750 00	139 25	2 79
		Murphy, James, . .	Lawrence, .	24,410 00	353 95	7 08
		Packard, S. Franklin, .	Brockton, . .	8,750 00	138 57	2 77
		Peck & Pierce, . .	Northampton, .	77,250 00	1,067 59	21 35
		Perkins, G. Henry, .	Hyde Park, .	188,532 00	2,832 91	56 65
		Sears & Bowers, .	Boston, . .	922,133 00	9,559 66	191 19
		Tillinghast & Alden, .	New Bedford, .	77,200 00	674 93	13 50
		Tillinghast, Jos. S., .	New Bedford, .	60,840 00	1,125 25	22 51
		Tisdale, G. W., . .	Brighton, . .	28,200 00	260 63	5 21

Scot'sh Commer'l (con.),	Glasgow, Scot.,	Trowbridge & Tisdale,	Brighton,	$84,112 50	$1,345 70	$26 91
		Trowbridge, S. W.,	Brighton,	55,570 00	902 95	18 06
		Washburn, J. D.,	Worcester,	230,670 00	3,170 16	63 40
		Westgate, J. E., & Son,	Boston,	87,348 00	1,348 03	26 96
		Wetherbee & Nutter,	Brighton,	36,264 00	725 24	14 50
		Williams, S. A.,	Taunton,	–	395 36	7 91
				$5,383,057 42	$54,876 44	$1,097 50
Security,	New Haven, Ct.,	Bush, Andrew L.,	Westfield,	$67,300 00	$1,152 28	$23 05
		Christie, G. A.,	Northampton,	111,560 00	1,007 30	20 14
		Covel, Haffards & Co.,	Fall River,	47,250 00	496 95	9 94
		Harrington, N. A.,	Worcester,	171,373 50	2,261 54	45 23
		Judd & Gray,	Springfield,	81,244 00	1,370 02	27 40
		Judd, Warner & Co.,	Springfield,	33,287 50	561 59	11 23
		Reed & Brother,	Boston,	1,049,070 00	11,234 16	224 68
		Walden & Miller,	No. Adams,	24,070 00	349 61	6 99
				$1,585,155 00	$18,433 45	$368 66
Standard Fire,	New York,	Fitch, Dana K.,	Worcester,	$39,300 00	$553 73	$11 07
		Mercer & Whittemore,	Boston,	284,855 00	2,258 14	45 16
		Whittemore, B. B.,	Boston,	350,042 50	4,012 20	80 24
				$674,197 50	$6,824 07	$136 47
Standard Fire,	Trenton, N. J.,	Brainard, J. C.,	Warren,	$87,859 00	$1,716 07	$34 32
		Brown, Henry A.,	Salem,	20,228 00	253 48	5 07
		Chace & Slade,	Fall River,	1,200 00	22 00	44
		Church, H. C.,	Lowell,	26,244 00	531 23	10 62

* Agency resigned January, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Fuller, W. A.,	Springfield,	$405,538 00	$7,757 49	$155 15
		Gentlee, Thomas P.,	Manchester,	17,200 00	345 00	6 90
		Machell, James,	Lawrence,	40,941 00	638 32	12 77
		Martin, William,	No. Adams,	45,056 00	661 60	13 23
		Meldram, Nathan P.,	Manchester,	52,650 00	982 24	19 64
STANDARD FIRE (con.),	Trenton, N. J.,	Paige, John C.,	Boston,	480,205 00	7,112 10	142 24
		Parks, L. C.,	Worcester,	63,625 00	1,099 03	21 98
		Pease & Selkirk,	Lee,	12,800 00	252 63	5 05
		Selkirk, A. W.,	Gt. Barrington,	51,560 00	800 77	16 02
		Slade, Albion K., Jr.,	Fall River,	15,038 00	268 32	5 37
		Sturgis, William L.,	Manchester,	6,500 00	87 35	1 75
		Washburn, George A.,*	Boston,	234,136 00	3,402 00	68 04
				$1,560,780 00	$25,929 63	$518 59
		Fitch, Dana K.,	Worcester,	$39,000 00	$508 88	$10 18
STAR FIRE,	New York,	Mercer & Whittemore,	Boston,	221,425 00	2,102 11	42 04
		Whittemore, B. B.,	Boston,	353,867 50	3,845 35	76 91
				$614,292 50	$6,456 34	$129 13
		Bacheller & Parsons,	Lynn,	$65,450 00	$868 40	$17 37
		Bacon, Henry S.,	Milford,	12,400 00	164 10	3 28
		Baker, Henry N.,	Boston,	1,278,655 00	16,598 50	331 97
ST. JOSEPH FIRE & MAR.,	St. Joseph, Mo.,	Francis, Fred. A.,	Pittsfield,	6,000 00	159 17	3 18
		Hartwell, Julius A.,	Springfield,	1,650 00	16 50	33
		Hinckley, Jos. W.,	Taunton,	10,600 00	136 25	2 72
		Howland, S. D.,	Fall River,	–	71 50	1 43

ST. JOSEPH F. & M. (con.),	St. Joseph, Mo.,	Jackson & Hinckley,	Taunton,	$55,100 00	$561 59	$11 23
		Peck & Pierce,	Northampton,	7,500 00	205 82	4 12
		Plimpton, M. F.,	Fitchburg,	9,300 00	161 75	3 23
		Stewart, C. W.,	Franklin,	2,650 00	34 00	68
		Washburn, John P.,	Barnstable,	17,600 00	261 00	5 22
				$1,466,905 00	$19,238 58	$384 76
ST. LOUIS,	St. Louis, Mo.,	Carpenter, George O.,	Boston,	$926,331 00	$14,615 50	$292 31
ST. NICHOLAS,	New York,	Long, Edward A.,	Boston,	$1,120,371 00	$9,388 17	$187 76
ST. PAUL F. & M.,	St. Paul, Minn.,	Allison, Henry,	Fitchburg,	$22,962 00	$597 55	$11 95
		Carpenter, George O.,	Boston,	1,041,802 00	15,671 01	313 42
		Clark, W. E.,	Framingham,	48,375 00	729 15	14 58
		Gilman. F. L.,	New Bedford,	57,300 00	1,105 84	22 12
		Hastings, W. B , & Co.,	E. Cambridge,	70,242 34	1,230 75	24 61
		Holmes & Gilmore,	Springfield,	122,465 00	1,681 41	33 63
		Howe, Samuel E.,	Pittsfield,	22,708 00	328 62	6 57
		Howland, S. D.,	Fall River,	43,063 00	828 76	16 57
		Hunt, George F.,	Lowell,	8,500 00	99 93	2 00
		Lincoln, Wm., & Co.,	Warren,	71,715 00	1,549 94	31 00
		Munroe, A. C.,	Worcester,	65,371 90	1,432 42	28 64
		Norwood, John K.,	Lawrence,	44,141 00	975 48	19 51
		Silsbee & Pickford,	Lynn,	113,325 00	1,683 02	33 66
		Warriner, S. C.,	Springfield,	16,720 00	325 38	6 51
				$1,748,690 24	$28,239 26	$564 77
SUN,	Cleveland, O.,	Goodman, Jas., & Co.,	Boston,	$403,835 04⅔	$3,460 53	$69 21

* Agency ceased March 13, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
SUN FIRE,	Philadelphia, Pa.,	Lyon & Nason,	Boston,	$121,020 50	$1,558 34	$46 75
		Parks, L. C.,	Worcester,	50,438 00	799 74	23 99
		Stearns Brothers,	Boston,	509,017 00	6,142 31	184 23
				$680,475 50	$8,499 39	$254 97
TEUTONIA FIRE,	Philadelphia, Pa.,	Frothingham, Chas. H.,	Boston,	$95,800 00	$867 30	$26 02
TOLEDO FIRE & MARINE,	Toledo, Ohio,	Clark & Babb,*	Boston,	$38,887 00	$561 45	$11 23
TRADE,	Camden, N. J.,	Jordan & Lovett,	Boston,	$59,500 00	$1,032 40	$20 64
TRADERS',	Chicago, Ill.,	Allison, Henry,	Fitchburg,	$13,312 00	$309 35	$6 19
		Baker, Ezra,	Lynn,	92,740 00	1,359 65	27 19
		Church, H. C.,	Lowell,	19,000 00	385 20	7 70
		Hastings, W. B., & Co.,	E. Cambridge,	104,611 52	1,917 65	38 35
		Holmes & Gilmore,	Springfield,	136,250 00	1,913 25	38 26
		Howe, Samuel E.,	Pittsfield,	16,500 00	205 50	4 11
		Lyon & Denney,	Boston,	668,337 00	6,570 56	131 41
		Norwood, John K.,	Lawrence,	20,900 00	381 19	7 62
		Osgood & Eaton,	Lowell,	6,400 00	69 50	1 39
		Parks, L. C.,	Worcester,	63,167 00	1,025 89	20 52
		Warriner, S. C.,	Springfield,	11,500 00	155 37	3 11
				$1,152,717 52	$14,293 11	$285 85

UNION MARINE & FIRE, .	Galveston, Tex.,	Carpenter, George O., .	Boston, . .	$305,004 00	$4,562 26	$91 25
		Dobson, Isaac F., . .	Boston, . .	380,336 67	4,750 98	95 02
				$685,340 67	$9,313 24	$186 27
UNITED STATES PLATE-GLASS, . . .	Philadelphia, Pa.,	Barrows, Roswell S., . .	Jamaica Plain, .	$11,986 00	$436 04	$13 08
		Greene, Wm. S., . .	Fall River, .	8,080 00	332 71	9 98
		Hill, John Q., . . .	Worcester, .	1,473 00	70 88	2 13
		Sherburne, Wm., . .	Boston, . .	19,511 50	780 47	23 41
				$41,050 50	$1,620 10	$48 60
VIRGINIA FIRE AND MAR.,	Richmond, Va., .	Boardman, Chas. H., . .	Lynn, . .	$33,000 00	$467 00	$9 34
		Ellison, Hollis & Co., .	Boston, . .	397,884 00	4,592 50	91 85
		Harding, Wm, B., . .	So. Boston, .	19,700 00	280 88	5 62
		Slade, Albion K., Jr., . .	Fall River, .	5,000 00	62 13	1 24
				$455,584 00	$5,402 51	$108 05
WATERTOWN FIRE, . .	Watertown, N.Y.,	Abbott, H. E., . . .	Brookline, .	$127,425 00	$1,191 00	$23 82
		Adams, Coleman S., . .	Framingham, .	18,900 00	182 45	3 65
		Arnold, Wm. D., . .	Rockland, . .	11,150 00	126 50	2 53
		Bacon, Henry S., . .	Milford, . .	11,975 00	105 63	2 11
		Barnes, Francis G., . .	Newton, . .	12,100 00	58 57	1 17
		Barton, S. R., & Co., . .	Webster, . .	15,475 00	141 44	2 83
		Briggs, Horace S., . .	Worcester, .	48,250 00	433 38	8 66
		Bush, Andrew L., . .	Westfield, . .	34,450 00	367 85	7 36
		Carter, Ira O., . . .	Arlington, .	3,000 00	30 00	60
		Chaffee, J. C., . . .	Lee, . . .	133,325 00	1,263 29	25 26
		Christie, G. A., . . .	Northampton, .	19,490 00	220 58	4 42

* Month of October.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
		Clapp, Lafayette,	Easthampton,	$12,225 00	$135 10	$2 70
		Collins, Stephen,	Newburyport,	18,700 00	178 00	3 56
		Collins, Thomas C.,	Middleborough,	24,100 00	178 13	3 56
		Daggett & Richardson,	Attleborough,	26,325 00	213 64	4 27
		Damon, Isaac N.,	Lexington,	2,000 00	22 50	45
		Daniels, George P.,	Salem,	23,481 00	259 54	5 19
		Denney, Charles A.,	Leicester,	14,650 00	169 90	3 40
		Edwards, J., & Co.,	Lawrence,	30,650 00	284 40	5 69
		Elliott, George M.,	Lowell,	103,175 00	817 45	16 35
		Fletcher & Hall,	Boston,	816,625 00	6,145 57	122 91
		Frankle, Jones,	Haverhill,	17,770 00	163 07	3 26
		French, H. T.,	Hudson,	3,000 00	34 50	69
		Gillett, T. C.,	Granville,	3,050 00	25 50	51
WATERTOWN FIRE (con.),	Watertown, N.Y.,	Glazier, Thomas E.,	Gardner,	12,700 00	113 34	2 26
		Guild, Virgil,	Ware,	8,150 00	62 36	1 25
		Hall, Julius A.,	Amherst,	8,000 00	87 00	1 74
		Hardwick, John,	Quincy,	22,075 00	264 11	5 28
		Hartshorne, Charles F.,	Wakefield,	25,375 00	214 32	4 29
		Hathaway, B. A.,	Plymouth,	5,000 00	62 50	1 25
		Haynes, A. W.,	Still River,	24,260 00	193 73	3 87
		Houghton, Horatio,	W. Boylston,	1,050 00	8 65	17
		Jones, Arthur H.,	Athol,	12,925 00	127 10	2 54
		Judd, Charles C.,	Holyoke,	52,925 00	447 28	8 95
		Kittredge, C. B.,	Westborough,	12,125 00	84 40	1 69
		Lawrence, S. E.,	Lawrence,	300 00	3 00	06
		Lincoln, Wm., & Co.,	Warren,	121,060 00	1,123 55	22 47
		Lockey, John M.,	Leominster,	31,100 00	242 00	4 84
		Martin, William,	No. Adams,	65,810 00	594 06	11 88

		Merriam, Charles A.,	Chelsea,	$245,450 00	$2,089 42	$41 79
		Merrifield, H. K., & Co.,	Boston,	102,150 00	910 32	18 21
		Merrill, Charles,	Malden,	28,400 00	168 38	3 36
		Merrill, E. S.,	Winchendon,	3,000 00	30 50	61
		Millay, G. A.,	Southbridge,	89,005 00	809 76	16 19
		Montague, J. S.,	Brookfield,	59,360 00	460 53	9 21
		Morse, Aaron R.,	Haydenville,	21,066 00	204 40	4 09
		Ober, Joseph E.,	W. Medford,	14,700 00	128 79	2 58
		O'Neill, J. W.,	Florence,	22,600 00	220 85	4 41
		Parker, F. C. & F. S.,	Pittsfield,	1,800 00	22 50	45
		Parks, L. C.,	Worcester,	22,970 00	147 81	2 96
		Plimpton, M. F.,	Fitchburg,	42,900 00	326 28	6 53
		Puffer, H. M.,	Shelburne Falls,	2,500 00	27 50	55
		Reed, E. M.,	Mansfield,	2,200 00	33 00	66
		Reynard, Remington & Co.,	Fall River,	60,150 00	543 47	10 87
WATERTOWN FIRE (con.),	Watertown, N.Y.,	Rummell, F. H., & Co,	Florence,	32,925 00	308 11	6 16
		Ryder, Austin G.,	Taunton,	33,865 00	219 03	4 38
		Sager, F. E.,	Holliston,	800 00	8 00	16
		Selkirk, A. W.,	Gt. Barrington,	65,845 00	619 04	12 38
		Serratt, Wm. D.,	Melrose,	44,750 00	331 88	6 64
		Shattuck, John N.,	Natick,	82,025 00	766 46	15 33
		Silsbee, James B.,	Lynn,	132,200 00	1,046 79	20 94
		Stone, Daniel,	No. Dana,	18,400 00	141 59	2 83
		Stone, Emerson,	Spencer,	43,425 00	319 41	6 39
		Swift, Reuben W.,	Provincetown,	1,850 00	21 00	42
		Talbot, Jabez, Jr.,	Stoughton,	1,200 00	12 70	25
		Taylor, W. A.,	Granby,	9,400 00	94 00	1 88
		Thomas, E. A.,	Amherst,	1,500 00	16 75	33
		Tilton, W. A.,	Ashland,	3,100 00	38 80	77
		Underwood, Geo. E.,	Ayer,	116,175 00	900 24	18 00
		Van Campen, Hiram,	New Bedford,	154,525 00	1,307 61	26 15

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
WATERTOWN FIRE (con.),	Watertown, N.Y.,	Warriner, S. C.,	Springfield,	$342,144 00	$3,541 03	$70 82
		Webb & Parker,	Pittsfield,	13,150 00	149 00	2 98
				$3,749,676 00	$32,340 34	$646 77
WESTCHESTER FIRE,	New Rochelle, N. Y.,	Babb, George W., Jr.,*	Boston,	$390,319 65	$4,360 06	$87 20
		Brainard, J. C.,	Warren,	111,825 00	1,483 51	29 67
		Brown Brothers,	Holyoke,	153,735 00	1,652 48	33 05
		Brown, Henry A.,	Salem,	83,123 00	1,367 11	27 34
		Cardell, E. L.,	Lowell,	287,500 50	3,992 00	79 84
		Chaffee, J. C.,	Lee,	29,150 00	300 37	6 00
		Christie, G. A.,	Northampton,	209,665 00	1,992 81	39 86
		Coney, Herbert M.,	Ware,	21,850 00	292 38	5 85
		Cowles, M. E.,	Sheffield,	99,985 00	1,309 21	26 18
		Daggett & Richardson,	Attleborough,	56,450 00	845 14	16 90
		Dennis, Charles B., & Co.,	Fitchburg,	53,013 00	775 20	15 50
		Dunham, H. J.,	Stockbridge,	29,265 00	420 04	8 40
		Edwards, J., & Co.,	Lawrence,	94,311 00	1,481 51	29 63
		Foote, Wm. H.,	Westfield,	103,450 00	1,296 52	25 93
		Francis, Fred. A.,	Pittsfield,	7,500 00	89 20	1 78
		Frankle, Jones,	Haverhill,	50,950 00	713 84	14 28
		Gentlee, Thomas P.	Manchester,	11,825 00	160 02	3 20
		Gilman, F. L.,	New Bedford,	53,250 00	900 96	18 02
		Hayden, Jos. P.,	Wareham,	63,950 00	874 17	17 48
		Johnson, Wm. F.,	Lynn,	82,555 00	1,310 73	26 21
		Lockey, John M.,	Leominster,	140,892 00	2,090 77	41 81
		Martin, Wm.,	North Adams,	56,781 00	944 20	18 88
		Medcalf, Wm.,	Ware,	11,150 00	143 75	2 87

WESTCHEST'R FIRE (con.),	New Rochelle, N. Y.,	Meldram, Nathan P.,	Manchester,	$7,000 00	$111 88	$2 24
		Parker, F. C. & F. S.,	Pittsfield,	6,000 00	89 25	1 79
		Parker, George G.,	Milford,	39,530 00	631 40	12 63
		Phillips, P. H.,	Fitchburg,	18,350 00	337 62	6 75
		Reynard, Remington & Co.,	Fall River,	131,816 67	2,450 79	49 01
		Shattuck, John N.,	Natick,	48,375 00	656 75	13 13
		Swift, Reuben W.,†	Provincetown,	24,500 00	192 25	3 84
		Thomas, Edward A.,	Amherst,	14,400 00	252 88	5 05
		Underwood, George E.,	Ayer,	92,219 00	1,374 63	27 49
		Upton, Daniel,	Adams,	36,950 00	478 50	9 57
		Warner, Earl, Jr.,	Worcester,	10,800 00	162 75	3 25
		Warriner, S C.,	Springfield,	301,956 00	4,190 58	83 81
		Webb & Parker,	Pittsfield,	55,980 00	792 05	15 84
		Whitcomb, Wm. H.,	Boston,	2,294,083 58	23,543 22	470 86
		Wills, George E.,	Amesbury,	132,934 00	1,712 69	34 25
		Wood & Bangs,‡	Taunton,	46,292 50	765 75	15 31
		Wood, B. L,§	Taunton,	46,292 50	280 37	5 61
				$5,509,974 40	$66,819 34	$1,336 31
WESTERN ASSURANCE,	Toronto, Ca,	Carpenter, Geo. O.,	Boston,	$1,881,618 00	$27,200 48	$544 01
		Currier, Aug. N.,	Worcester,	137,440 00	2,291 85	45 83
		Hatch, Riley B.,	Fitchburg,	16,900 00	339 39	6 79
		Hinckley, Jos. W.,	Taunton,	18,940 00	376 80	7 54
		Howe, Samuel E,	Pittsfield,	12,728 00	176 07	3 52
		Jackson & Hinckley,	Taunton,	24,675 00	383 46	7 67
		Lincoln, Wm., & Co.,	Warren,	115,884 00	1,967 81	39 35
		Norwood, John K,	Lawrence,	13,017 00	278 66	5 57
		Phillips, P. H.,	Fitchburg,	20,350 00	384 12	7 68
		Warriner, S. C.,	Springfield,	7,800 00	169 25	3 38
				$2,249,352 00	$33,567 89	$671 34

* For months of September and October. † To January 22, 1876. ‡ From November 1, 1875, to July 7, 1876. § From July 1, 1876, to October 31, 1876.

NAME OF COMPANY.	Location.	Name of Agent.	Residence.	Amount Insured.	Premiums Received.	Tax.
Williamsburgh City Fire,	Brooklyn, N. Y.,	Christie, G. A.,	Northampton,	$40,550 00	$394 17	$7 89
		Dunham & Wilson,	Pittsfield,	2,500 00	48 82	97
		Fuller, W. A.,	Springfield,	187,625 50	2,281 74	45 63
		Porter, Charles H.,	Boston,	837,750 00	5,983 75	119 67
		Tillinghast, Jos. S.,	New Bedford,	8,500 00	86 25	1 73
		Turner, John M.,	Northampton,	38,050 00	372 84	7 46
				$1,114,975 50	$9,167 57	$183 35
Totals,				$446,549,057 00⅔	$4,836,525 29	$107,851 81

APPENDIX.

APPENDIX.

[This statement not having been received in season to be inserted in its appropriate place, is here preserved for statistical purposes.]

GLOUCESTER MUTUAL FISHING INSURANCE COMPANY, GLOUCESTER.*

[Incorporated 1847. Commenced business 1847.]

GEORGE STEELE, *President.* *Secretary*, CYRUS STORY.

Office, No. 2 Spring Street.

STATEMENT FOR 1876.

Assets.

Cash in office of the company,	$2,182 32

Liabilities.

State and local taxes due or accrued,	$581 32

Income.

Received for assessments on subscription notes,	$85,622 65
for bait, cable, etc., sold,	68 81
reserve from 1875,	3,842 78
Total Income,	$89,534 24

Expenditures.

Paid for marine losses,	$81,328 49
for salaries of officers and employés,	1,600 00
for state and local taxes,	420 79
for rent,	850 00

* The stock is subscribed annually, in November, in shares of $1,000 each, for which a stock-note is given of $200 per share, upon which all assessments are made. Each subscriber is required to insure vessel-property to at least seven-eighths of the amount of stock taken by him. No vessels are insured, except Gloucester fishing-vessels. No one risk exceeds $8,000. All risks terminate on the thirtieth day of November of each year, and each year's business is settled at the close of the year. Premiums commence in November at 9 per cent., and decrease as the season advances to 4 per cent., which is the lowest premium. Extra hazardous risks pay extra premiums.

Paid for office and incidental expenses,	$3,152 64
reserve to 1877,	2,182 32
Total Expenditures,	$89,534 24

Miscellaneous.

Marine risks written during the year,	$1,368,678 00
terminated during the year,	1,368,678 00
losses incurred during the year,	81,328 49
Assessments on subscription notes during the year,	85,622 65

INSURANCE LAWS OF 1876.

[Chap. 83.]

AN ACT relating to Receivers of Insurance Companies.

Be it enacted, &c., as follows:

SECT. 1. All accounts rendered to the supreme judicial court by receivers of insurance companies, appointed under the provisions of chapters fifty-eight or sixty-eight of the General Statutes, shall be referred to the insurance commissioner, who shall carefully examine the same and report thereon to the court.

SECT. 2. The insurance commissioner shall, by himself or by his deputy, during the year eighteen hundred and seventy-six, and at least once in every year thereafter, and as much oftener as he may deem expedient, examine the accounts and doings of all receivers mentioned in section one of this act, and shall include in his annual report to the legislature the result of such examinations.

SECT. 3. For the purposes aforesaid, the commissioner or his deputy shall have free access to the books and papers relating to the transactions of such receivers in their offices of receivership, and may examine, under oath, such receivers relative to such transactions.

SECT. 4. When, in the opinion of said commissioner, any such receiver has violated his duty in his office of receivership, or further proceedings on the part of the receivers to collect an assessment will not offer substantial relief to the creditors, he shall forthwith certify the facts to the supreme judicial court.

SECT. 5. Chapter three hundred and eight of the acts of the year eighteen hundred and sixty-four, is hereby repealed.

SECT. 6. This act shall take effect upon its passage. [*Approved March* 30, 1876.

[Chap. 120.]

AN ACT relating to Deposit Notes of Mutual Fire Insurance Companies.

Be it enacted, &c., as follows:

SECT. 1. Mutual fire insurance companies incorporated under the laws of this Commonwealth prior to the third day of June in the year eighteen hundred and fifty-six, may take deposit notes for such portion of the premiums reserved by their policies, as their by-laws may provide.

SECT. 2. All deposit notes heretofore taken by such companies in excess of the amount provided for by section fifty-eight of chapter fifty-eight of the General Statutes, shall be deemed to have been legally taken.

SECT. 3. The total amount of the liability to assessment of the policy-holder, shall hereafter be plainly and legibly stated on the back of every policy of insurance, issued by a mutual fire insurance company. [*Approved April* 6, 1876.

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